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Before the
Federal Communications Commission
Washington DC 20554

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FEDERAL COMMUNICATIONS COMMISSION
OFFICE OF THE SECRETARY

In the Matter of)
)
Application by Verizon Pennsylvania Inc.,)
Verizon Long Distance, Verizon Enterprise)
Solutions, Verizon Global Networks, Inc.,)
And Verizon Select Services, Inc.)
For Authorization to Provide In-Region,)
InterLATA Services in Pennsylvania.)

CC Docket No. 01-138

COMMENTS OF
TELECOMMUNICATIONS RESEARCH AND ACTION CENTER

July 11, 2001

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I. INTRODUCTION

The **Telecommunications Research and Action Center (TRAC)** respectfully submits the following comments in response to the Public Notice issued by the Federal Communications Commission on June 21, 2001 regarding Verizon's application to provide in-region interLATA service in the State of Pennsylvania. TRAC has been carefully tracking and reporting changes in the long-distance market ever since competition first emerged. TRAC is particularly interested in the effect of Verizon's entry on choices that consumers have for long-distance and local telephone services. Verizon has been granted permission by the Federal Communications Commission (FCC) to provide long distance service in New York State and in Massachusetts. Accordingly, TRAC has recently released *TeleTips New York City Residential Local Service Comparison Chart* (April 2001), *Residential Long Distance Comparison Chart* (March 2001), *New York Addenda* (April 2001) and *15 Months After 271: A Study of Telephone Competition in New York* (April 2001) (Attachments 1,2,3 and 4). These studies demonstrate that competition benefits consumers.

II. STATEMENT OF INTEREST

TRAC is a non-profit organization based in Washington, DC. Its primary goal is to promote the interests of residential telecommunications customers. TRAC produces a publications series called *TeleTips* that researches the prices and services of residential and small business long distance plans. TRAC also produces *TeleTips* publications that compare the prices and services offered by directory assistance and dial around (or "10-10") numbers.

TeleTips publications allow residential and small business customers to be more informed about the prices they are paying for telecommunications services. *TeleTips* also allows customers to compare their current carrier with other carriers to determine if they can save money by switching to another carrier or by using alternative services. TRAC also operates an informative website (www.trac.org).

III. SUMMARY OF THE COMMENTS

TRAC believes that competition benefits consumers. TRAC has followed the effects of competition in other markets such as New York and Massachusetts and has found that consumers enjoy considerable savings as a result of increased competition. TRAC expects Pennsylvania customers will enjoy similar savings as a result of Verizon's entry into the long-distance market.

IV. COMMENTS

A. Competition in other markets has resulted in customer savings.

On April 25, 2001 TRAC released a report entitled *15 Months After 271: A Study of Telephone Competition in New York*. (Attachment 4). The study follows a previous TRAC study that found increased competition reduced costs for consumers. Since TRAC's first study in September 2000, competition has continued to grow and many more consumers have taken advantage of increased choice in telephone service providers. At the end of first quarter in 2001 in New York, competition resulted in 2.7 million customers switching away from Verizon local phone service and 1.7 million customers

switching to Verizon's long distance phone offerings.¹ Customers are enjoying significant savings due to robust competition existing in New York.

TRAC's April 25, 2001 study concludes that, as a result of competition, residential customers will save up to a projected \$284 million dollars a year after switching long distance companies and also up to \$416 million dollars a year after switching from Verizon to another company.² The same study found that, using conservative assumptions, the average consumer that changed long distance service saved up to \$13.94 a month and the average customer saved up to \$12.83 a month by changing local service. Overall, phone competition will bring between \$84 to \$324 of savings a year for each New York customer.³ The findings of the April 25, 2001 study indicate that over 1,700,000 customers have switched to Verizon long distance service as of the end of 2001's first quarter. TRAC has also discovered that approximately 2,700,000 consumers have switched from the predominant local carrier, Verizon, to AT&T, MCI Worldcom, RCN MetTel, MCT or Broadview Networks.⁴

Compared to TRAC's previous study in September of 2000, this report finds that consumer savings have increased over the last six months. Consumers had been saving between \$112 million to \$217 million. The current study estimates that consumers are now saving an overall total of between \$197 million and \$700 million. Breaking these results down further, TRAC has found that consumer savings have increased between

¹ *15 Months After 271 Relief: A Study of Telephone Competition in New York*, Telecommunications Research and Action Center. (April 25, 2001). Page 1.

² *Id.*

³ *Id.*

⁴ *Id. at 3.*

76% to 223% since the last study. TRAC's high-end estimates of monthly consumer savings increased 48%. Only TRAC's low-end monthly estimates decreased - a 25% decrease compared to TRAC's previous study.⁵

B. TRAC expects customers in Massachusetts and Pennsylvania to enjoy savings due to increased competition.

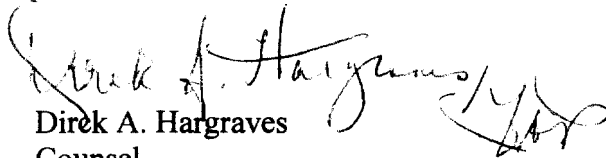
Verizon's long distance plan for Massachusetts is virtually the same as their New York plan. As discussed above, New York customers have saved significantly due to Verizon's entry into the market. Accordingly, TRAC expects similar savings to surface in Massachusetts and eventually in Pennsylvania.

V. CONCLUSION

TRAC believes that the results of its New York studies demonstrates that consumers benefit greatly from competition and choice in long distance telephone markets. In New York, phone competition has brought up to \$700 million of savings to customers. After Verizon entered the long distance market in Massachusetts, residents have had a broader array of long distance plans from which to choose. TRAC will soon be releasing a study on Massachusetts and preliminary figures indicate that competition has resulted in increased choice and savings for customers. Consumers of local and long distance services in Pennsylvania can expect commensurate benefits.

⁵ *Id.* at 9.

Respectfully Submitted,

A handwritten signature in cursive script, appearing to read "Direk A. Hargraves", followed by a large, stylized flourish or initial.

Direk A. Hargraves
Counsel

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ATTACHMENTS

1. *TeleTips New York City Residential Local Service Comparison Chart*
(April 2001)
2. *Residential Long Distance Comparison Chart*
(March 2001)
3. *Residential Long Distance Comparison Chart, New York Addenda*
(April 2001)
4. *15 Months After 271: A Study of Telephone Competition in New York*
(April 2001)

How to Save Money on Your Local Telephone Bill



In December 1999, TRAC conducted a study of local telephone competition in New York City. This report follows up on that study and concludes that local phone competition is alive and well.

Just like with long distance service and mobile telephony, consumers in New York City have a choice of local service providers. The question for local telephone service customers, however, isn't just which local company to use, but also which features and services best fit their needs. Consumers should know all of their local service options – which companies offer local service, what calling plans they have and which calling features and services are available.

TRAC urges consumers to carefully check their local telephone bills each month. Make sure the local carrier you select bills you only for the services and features that you ordered and want. It is also important to compare the prices of your carrier's service plans and features with competing local phone companies. The more you spend each month, the more you may be able to save.

This New York City chart is TRAC's second effort at providing consumers comparative information for local service, like it has for the past 20 years for long distance service. Over the next few months TRAC plans on reporting on how consumers in Texas and other states are also benefiting from telephone competition. (See the back page for details on how to get information from TRAC on long distance rate comparisons.) The information in this chart is designed to help you compare the plans and features of the major local phone companies in New York City as of the publication of this chart.

HOW TO COMPARE LOCAL SERVICE PLANS

Determine Your Local Service Needs. Review your local telephone bills for the last three months. Note the number of calls, both local and local toll, that you typically make and their average length. Determine if there is a pattern to your calls, such as frequently calling on the same day of the week or at the same time of day. Decide which calling features, such as call-waiting, voicemail or *69 are important to you.

Recognizing your calling patterns and the features you use will help you determine which category you fit into in TRAC's local service comparison chart.

Find Your Category on the Chart (see chart on page 2). TeleTips™ New York City uses a calling basket approach to create sample monthly costs. There are two components to TRAC's local calling baskets. The first component is when, both time of day and day of week, the customer typically uses local telephone services. TRAC uses three categories or descriptions of usage, "average day use," "heavy day use" and "heavy night and weekend use."

The second component of the calling basket is the amount of calls made and services used by the customer. TRAC created four types of local phone service users -- "minimal," "light," "average" and "heavy." Each type of user is defined by the number of local calls, local toll calls, optional features and services and directory assistance calls made or used during one month.

To find your category, first locate your typical calling pattern. If you make the same number of calls during days, evenings and weekends then look at the average day use section. If you make most calls during the day, look at the heavy day use section. If most of your calls are made at night and on the weekends, refer to the heavy night and weekend section. Next, determine the "type" of user you are, by the average number of calls you make and services and features you use.

Compare Plans. Now that you have found which two categories you fit in, look for the least expensive calling plans. Read each plan's description to ensure that it includes all the features and services you desire.

EVALUATING FEATURES AND SERVICES

The information provided on pages 4 and 5 will help you compare the features and services offered by the various plans. Determining and prioritizing your local service needs will help you choose the plan that makes the most sense for you.

Local Residential Service

Plans	Average Day Use ¹				Heavy Day Use ²				Heavy Night & Weekend Use ³			
	Minimal User 4	Light User 5	Average User 6	Heavy User 7	Minimal User	Light User	Average User	Heavy User	Minimal User	Light User	Average User	Heavy User
* AT&T Local Value Plan	\$24.50	\$37.98	\$48.61	\$57.45	\$24.50	\$37.98	\$48.61	\$57.45	\$24.50	\$37.98	\$48.61	\$57.45
* AT&T One Rate New York	\$29.15	\$41.63	\$51.66	\$60.00	\$29.15	\$41.63	\$51.66	\$60.00	\$29.15	\$41.83	\$53.56	\$60.00
Broadview Networks	\$10.48	\$22.86	\$35.45	\$44.17	\$10.87	\$23.22	\$36.70	\$46.22	\$10.17	\$22.15	\$33.36	\$48.16
MetTel	\$11.07	\$21.48	\$32.88	\$44.00	\$11.29	\$21.96	\$33.85	\$45.55	\$10.89	\$21.97	\$31.46	\$41.56
* MCI Local Savings Unlimited	\$24.54	\$39.56	\$48.85	\$54.09	\$24.54	\$39.56	\$48.85	\$54.09	\$24.54	\$39.56	\$48.85	\$54.09
RCN	\$11.37	\$24.93	\$38.24	\$46.90	\$11.79	\$25.36	\$39.57	\$49.03	\$11.07	\$24.19	\$36.02	\$43.50
Verizon Metered Local	\$13.24	\$27.38	\$43.68	\$56.70	\$13.44	\$27.73	\$44.13	\$57.35	\$13.55	\$27.67	\$43.98	\$56.90
Verizon Unlimited Local	\$17.16	\$29.86	\$39.80	\$46.46	\$17.21	\$29.98	\$39.95	\$46.81	\$16.91	\$29.36	\$38.90	\$45.46

* At this time neither MCI nor AT&T offer voicemail.

** MetTel and RCN do not offer per use pricing of *66

HOW TO READ THIS CHART:

Before using this chart, please read page one of TeleTips™. It explains how to determine your personal calling pattern and which call basket best suits you. Please note that the numbers in this chart may only be compared with other numbers within the same column or call basket.

ABOUT THIS CHART:

Average Daily Use, Heavy Day Use and Heavy Night and Weekend Use are each calculated to contain the same number of local and local toll calls, add-on features and per use services. The primary difference between the three calling groups is the proportion of total calls made during specific times of the day. For the purposes of this chart, all sample calls were calculated as follows: "Day" = Monday, 10am;

"Evening" = Wednesday, 9pm; "Night and Weekend" = Saturday or Sunday, 10am – 9pm.

Each calling basket includes specific add-on and per-use services and monthly fees. In addition, the \$3.50 FCC surcharge is included while other taxes and surcharges are excluded.

IMPORTANT INFORMATION:

Rates and terms of service change. The data in this chart was correct as of March 1, 2001. Always check with the local carrier to determine whether the rates or plans have changed.

Comparison Chart

FOOTNOTES:

- (1) **Average Daily Use** consists of approximately 25 percent day calls, 45 percent evening calls and 30 percent night and weekend calls.
- (2) **Heavy Day Use** consists of approximately 50 percent day calls, 20 percent evening calls and 30 percent night and weekend calls.
- (3) **Heavy Night and Weekend Use** consists of approximately 5 percent day calls, 25 percent evening calls and 70 percent night and evening calls.
- (4) **Minimal User** - 15 local calls, 2 local toll calls totaling 15 minutes and uses no add-on features.
- (5) **Light User** - 30 local calls, 8 local toll calls totaling 65 minutes, has Caller ID and uses *69 once, *66 once and Directory Assistance (DA) twice.
- (6) **Average User** - 90 local calls and 112 local toll calls totaling 95 minutes, has Caller ID and Call Waiting and uses *69 three times, *66 twice and DA four times.
- (7) **Heavy User** - 150 local calls and 15 toll calls totaling 120 minutes, has Caller ID, Call Waiting, Voicemail and 3-way Calling and uses *69 six times, *66 four times and DA eight times.

DEFINITIONS:

LATA: An acronym for Local Access and Transport Area, LATAs are the 197 regional calling areas that were created when the Bell System was dismantled in 1984. LATAs are related to, but not directly based on, metropolitan areas.

Local Call: Local calls are all calls made within your local calling area that are non-toll calls.

Local Toll Call: A local toll call or regional call is a call that is beyond your immediate local service area but is still not considered long distance. These calls are usually intraLATA.

Long Distance Call: A long distance call is any telephone call to a destination outside your local service area. These calls are often referred to as interLATA calls.

PLANS DESCRIPTIONS AND ADD-ON PACKAGES INCLUDED IN CHART CALCULATIONS

AT&T Local Value Plan

- ✓ Local calls - \$19.95 a month for 4500 minutes (75 hours) of local calls and \$.02 a minute afterwards.
- ✓ Local toll - \$.07 min.

AT&T Local One Rate New York

- ✓ Local calls - \$24.90 a month for 4500 minutes (75 hours) of local calls and \$.02 a minute afterwards.
- ✓ Local toll - \$.05 min.

Verizon Metered Local Calling:

- ✓ Dial tone - \$6.60
- ✓ Local calls - \$.106 per call
- ✓ Local toll - \$.07 per minute 8am -9pm Mon-Fri; \$.05 per minute 9-11pm Mon-Fri; \$.04 all other times (overnight and weekends)

Verizon Unlimited Local Calling:

- ✓ Dial tone and unlimited local calling - \$11.96
- ✓ Local toll - \$.07 per minute 8am -9pm Mon-Fri; \$.05 per minute 9-11pm Mon-Fri; \$.04 all other times (overnight and weekends)

Broadview Networks

- ✓ Dial tone - \$.550
- ✓ Local calls - \$.063 per call 8am -9pm Mon-Fri; \$.057 9-11pm Mon-Fri and 5-11pm Sunday; \$.033 8AM Saturday-5PM Sunday; 11PM-8AM Daily
- ✓ Local toll - \$.095 per call 8am -9pm Mon-Fri; \$.045 9-11pm Mon-Fri and 5-11pm Sunday; \$.036 8AM Saturday-5PM Sunday; 11PM-8AM Daily

MCI WorldCom Local Savings Unlimited

- ✓ Dial tone and unlimited local calling - \$19.99
- ✓ Local toll calls - \$.07/min.

MetTel

- ✓ Dial tone - \$.5.94
- ✓ Local calls - \$.095 per call 8AM-9PM weekdays; \$.057 9PM-11PM weekdays and 5pm-11pm Sun; \$.033 11pm-8am weekdays and 8am Sat.-5pm Sun
- ✓ Local toll - \$.1233 for first min., \$.0414/min. afterwards.

RCN

- ✓ Dial tone- \$.6.27
- ✓ Local calls - \$.10 for the first 30 minutes, then 2 cents per additional minute 8am-9pm Mon-Fri; \$.06 cents for the first 30 minutes, then 2 cents per additional minute 9-11 pm weekdays and Sunday 5pm to 11 pm; \$.035 cents for the first 30 minutes, then 2 cents per additional minute 11pm-8am weekdays and Saturday to Sunday 5 pm
- ✓ Local toll - \$.07 for the first 30 minutes, then 2 cents per additional minute 8am-9pm Mon-Fri; \$.05 cents for the first 30 minutes, then 2 cents per additional minute 9-11 pm weekdays and Sunday 5pm to 11 pm; \$.04 cents for the first 30 minutes, then 2 cents per additional minute 11pm-8am weekdays and Saturday to Sunday 5 pm .

Features and Services

	AT&T	Verizon	Broadview Networks
Installation/ Service Initiation Fees	No fee to switch to from Verizon	\$55 service initiation fee	No fee to switch from Verizon
Customer Service Number	1-800-ATT- 4ALL	In-State #: 718-890-1550; Out-of-State #: 718-890-1550	1-800-260-8766
Local DA Charge	\$.45 per call.	\$.45 per call.	\$.45 per call.
Long Distance DA Charge	\$1.49 per call.	\$.95 per call.	\$.75 per call.
Free DA for customers w/ Disabilities	Not currently available	Available through BA Center for Customers with Disabilities; doctor certification required.	Provided for qualifying disabilities; doctor's certification required.
TTY Customer Service	1-900-344-3223	1-800-974-6006	Not currently available.
Discounts for TTY Users	Not currently available.	50% discount on all directly dialed calls when placed within the Verizon regional calling area.	Will match discount provided by Verizon.
Pay by Credit Card	Yes, Mastercard, Visa, and Discover	Not currently available.	Yes. Visa, MasterCard and Discover
Crediting Wrong Numbers	Contact customer service for credit.	Contact the operator.	Contact customer service for credit.
Canceling Service	Contact customer service.	Call the Residential Service Center.	Contact customer service. 90-day guarantee no switching fees, if not satisfied.
Add-on Packages	Value Package- \$12.50/mo. includes caller ID, 3-way calling and call waiting.	ValuePack - \$17.99/mo. includes 8 features such as call waiting, caller ID, 3-way calling, call-forwarding, return call, etc.	\$16.99/mo. includes choice of any or all features from a list of eleven., i.e., call waiting, caller ID, 3-way calling, etc.
Internet Access	Unlimited Access Plan \$21.95/mo. Standard Price Plan \$14.95/mo. (150 hours/mo., \$.99/additional hr)	\$19.95/mo. for 150 hrs., \$.99/additional hr. - \$9.95 Set Up Fee. Hourly plan option = \$6.95/ mo. For 5 hrs., \$1.95/additional hr. - \$9.95 Set Up Fee.	Broadview Online – \$12.95/mo. for customers of Broadview voice services
NYC Service Area	5 boroughs of NYC	5 boroughs of NYC	5 boroughs of NYC
Web site	www.att.com	www.verizon.com	www.broadviewnet.com

Comparison Chart

	MCI Worldcom	MetTel	RCN
Installation/Service Initiation Fees	No fee to switch to switch carriers	\$56.00 for new service	No fee to switch to switch from Verizon. Relocation of an existing jack and installation of a new jack costs \$35 each. Minimum charge of \$65 applies to all repair calls.
Customer Service Number	1-800-568-8030	1-877-METTEL-1; 1-888-YES-PHONE; or 212-588-0319	1-800-RING.RCN
Local DA Charge	\$.42 per call.	\$.45 per call.	\$.45 per call.
Long Distance DA Charge	Dial 10-10-9000 and receive up to 2 listings for 99 cents. Alternatively, \$1.99 per call by calling 555-1212	\$.75 per call.	\$.95 per call.
Free DA for customers w/ Disabilities	Yes; doctor's certification required.	Not currently available.	Free unlimited use. Eligibility restrictions apply.
TTY Customer Service	1-800-374-4833	Not currently available.	No charge for 711
Discounts for TTY Users	MCI's current product offering includes unlimited local calling.	Not currently available.	Not currently available.
Pay by Credit Card	Yes. Visa and MasterCard, Discover and American Express.	Yes.	Yes. American Express, Visa, MasterCard and Discover
Crediting Wrong Numbers	Contact customer service for credit.	Contact customer service for credit.	Contact customer service for credit.
Canceling Service (take out)	Contact customer service.	Call customer service and ask to have service canceled.	Call customer service and ask to have service canceled.
Add-on Packages	\$15.99 package includes call waiting, caller ID, 3-way calling, call return, call forwarding, and speed dial 8.	\$15.99 package includes caller ID w/ name or call waiting ID w/ name or call manager w/ name & re-dial, return call, 3-way, call waiting, etc.	\$14.99 Ultra Feature Package includes call waiting, caller ID, voicemail, 3-way calling and call return.
Internet Access	\$21.95 monthly for MCI Long-Distance or Local customers. Includes up to 700 hours free Internet access for first month. Up to \$3.00 monthly credit as long as consumer remains an MCI long distance/local and AOL Internet customer.	Free ISP through metconnect.com	1-800-891-7779 \$19.95/mo. for unlimited service
NYC Service Area	5 boroughs of NYC	5 boroughs of NYC	In select buildings in Manhattan
Web site	www.mciworldcom.com	www.mettel.net	www.rcn.com

Tele

TM

Residential Long Distance Comparison Chart (#41)

Developed by the Telecommunications Research Association (TRA)

Save Money On Your Long Distance Bill

It's time for a long distance check up again, and TeleTips™ is here to help you make a good decision. A lot has changed since we published our last update in September. Most important, rates and fees have changed dramatically, new plans have been offered, old ones have been eliminated, and the possibility of greater savings awaits those who take the time to check out the plans.

The March 2001 chart makes clear that there are savings available to the smart shopper. Just follow the tips below to navigate your way through new choices.

How to compare options

Determine Your Monthly Spending.

Understand your calling pattern. Review your long distance bills for the last three to six months. See how much on average you spend on calls from home, while noting fees, minimums, directory assistance and calling card calls.

Determine Your Calling Pattern.

Look at the time of day and days of the week that calls are made. Recognize patterns. Look at what category you fit into in TRAC's comparison chart (Day User, Heavy Night and Weekend User, or somewhere in the middle.)

Find Your Category On The Chart.

TRAC has created these three typical calling baskets, based on the time of day/day of week most calls are made. If you make the same number of calls during days, evenings and weekends, compare rates in the average day use section. If you make most of your calls during the day, look at the rates in the heavy day use section. If most of your calls are made at night and on weekends, refer to the heavy night and weekend section. Make sure you know which time periods are considered for discounts by the plan you are comparing. This information is

generally located in the Plan Descriptions section. For example, some plans may start their weekend rate after 6:00 p.m. on Friday night. Others may start their weekend rate at midnight.

Next find the pattern that comes closest to the total time and money you typically spend on long distance monthly. To calculate these numbers, total the number of minutes and the money you spent over three to six months, then divide each total by the appropriate number of months (three, four, five or six.) Then find the column that best reflects your calling pattern.

Compare Plans. After finding your category and column, look for the least expensive calling plans. Read each plan's description to ensure that you can meet any monthly minimums and that the plan includes all the features and services you desire.

Research the Plans. Determine which plans you are interested in and follow up with additional research. Call carriers to confirm that their plans would indeed be the best for you, that the rates are still the same, and that the features and services you desire are still offered. Rates in this chart were correct as of February 1, 2001.

Evaluating Features & Services

The "Features and Services" and "Plan Descriptions" will help you compare the various plans. Prioritizing your long distance needs helps ensure that you choose the plan that makes the most sense for you.

Keep Up To Date

- (1) Call your carrier every few months and ask them to review your plan. Are you on the best plan? Have any new plans come out that may be better?
- (2) Use TRAC's WebPricer

(<http://www.trac.org>) to compare rates.
(3) TRAC membership offers periodic updates of the comparison chart.

Warning

Be aware that changes can occur without your knowledge. Your carrier may have increased its calling card rates and surcharges, directory assistance fees and universal service fees. These "extras" can be the largest costs on your bill! If you use these services or switch to another company, check to make sure you are getting the best rate possible.

The Good News

Carriers have simplified plans recently. More carriers are offering plans with the same per minute rate regardless of the time of day or day of the week you call. Opt for one of these plans if you don't want the confusion of different rates for different times. But multiple rate plans can be cheaper if you can make your calls during "off peak" times.

Low Volume Users

Don't make that many calls? Consider asking your phone company to disconnect your long distance carrier. Local phone companies will charge a small fee, but it is less than most long distance carriers charge each month. Other ways to call are prepaid calling cards, 10-10 numbers, dial collect or toll free calls.

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Long Distance

PLANS	Average Daily Use ¹						Heavy Day Use ²					
	6 calls	12 calls	18 calls	36 calls	60 calls	180 calls	6 calls	12 calls	18 calls	36 calls	60 calls	180 calls
	53 mins	106 mins	159 mins	318 mins	530 mins	1590 mins	43 mins	86 mins	129 mins	258 mins	430 mins	1290 mins
STANDARD RATE PLANS¹												
AT&T Dial 1 Standard	\$ 12.86	\$ 39.54	\$ 59.54	\$ 112.91	\$ 177.93	\$ 457.14	\$ 12.26	\$ 35.90	\$ 55.82	\$ 104.64	\$ 163.26	\$ 412.26
AT&T Saturday Basic	\$ 12.73	\$ 40.38	\$ 60.66	\$ 114.32	\$ 181.71	\$ 468.35	\$ 12.68	\$ 36.74	\$ 55.91	\$ 106.17	\$ 165.92	\$ 417.20
AT&T Sunday Basic	\$ 12.73	\$ 38.44	\$ 57.76	\$ 110.45	\$ 172.04	\$ 439.34	\$ 11.72	\$ 34.81	\$ 54.94	\$ 102.31	\$ 159.15	\$ 402.70
MCI WorldCom Dial 1 Standard	\$ 12.80	\$ 36.78	\$ 55.42	\$ 107.06	\$ 165.71	\$ 427.69	\$ 11.70	\$ 35.72	\$ 54.74	\$ 101.32	\$ 161.29	\$ 415.44
Qwest Basic Plan	\$ 9.10	\$ 26.31	\$ 41.40	\$ 76.81	\$ 121.31	\$ 308.98	\$ 7.47	\$ 23.33	\$ 36.26	\$ 67.06	\$ 105.33	\$ 257.86
Sprint Dial 1 Standard	\$ 13.59	\$ 42.67	\$ 61.56	\$ 120.23	\$ 185.26	\$ 478.96	\$ 12.71	\$ 36.38	\$ 56.24	\$ 105.33	\$ 164.72	\$ 413.26
FLAT RATE PLANS WITH A SINGLE TIME PERIOD												
AT&T One Rate 7 Cents	\$ 8.65	\$ 25.88	\$ 38.94	\$ 64.79	\$ 94.94	\$ 189.52	\$ 7.88	\$ 24.67	\$ 36.30	\$ 60.17	\$ 87.58	\$ 161.94
AT&T One Rate 7 Cents with One Rate Calling Card Option	\$ 9.75	\$ 17.87	\$ 25.33	\$ 42.07	\$ 63.12	\$ 152.10	\$ 8.98	\$ 16.66	\$ 22.69	\$ 37.45	\$ 55.75	\$ 128.03
AT&T One Rate Basic	\$ 9.85	\$ 31.53	\$ 49.53	\$ 90.91	\$ 142.13	\$ 346.90	\$ 8.09	\$ 28.34	\$ 43.93	\$ 80.36	\$ 124.88	\$ 290.14
AT&T One Rate Basic with One Rate Calling Card Option	\$ 10.95	\$ 23.52	\$ 35.93	\$ 68.19	\$ 110.31	\$ 309.48	\$ 9.19	\$ 20.33	\$ 30.32	\$ 57.64	\$ 93.05	\$ 256.23
Excel Dime Deal	\$ 9.00	\$ 18.25	\$ 26.75	\$ 47.20	\$ 73.25	\$ 188.15	\$ 8.00	\$ 16.25	\$ 23.75	\$ 41.20	\$ 63.25	\$ 157.40
Excel Simply More	\$ 9.82	\$ 15.87	\$ 21.52	\$ 35.41	\$ 53.22	\$ 133.35	\$ 9.12	\$ 14.47	\$ 19.42	\$ 31.21	\$ 46.22	\$ 111.95
Excel Simply 7	\$ 10.27	\$ 18.17	\$ 25.17	\$ 40.91	\$ 60.57	\$ 142.05	\$ 9.57	\$ 16.77	\$ 23.07	\$ 36.71	\$ 53.57	\$ 120.15
Frontier Exact Rate	\$ 8.24	\$ 17.81	\$ 26.15	\$ 44.21	\$ 66.52	\$ 155.24	\$ 7.48	\$ 16.57	\$ 23.59	\$ 39.66	\$ 59.22	\$ 130.98
Frontier One	\$ 8.49	\$ 21.48	\$ 33.61	\$ 63.57	\$ 102.03	\$ 275.20	\$ 6.97	\$ 18.73	\$ 28.78	\$ 54.47	\$ 87.15	\$ 228.58
Matrix Elite	\$ 6.01	\$ 13.77	\$ 21.90	\$ 41.67	\$ 67.46	\$ 189.39	\$ 4.94	\$ 12.00	\$ 18.30	\$ 35.23	\$ 57.10	\$ 157.19
Matrix Members Plus	\$ 10.77	\$ 18.04	\$ 25.62	\$ 43.70	\$ 67.17	\$ 177.03	\$ 9.80	\$ 16.49	\$ 22.35	\$ 37.91	\$ 57.91	\$ 148.03
Matrix Premier Business	\$ 9.01	\$ 15.30	\$ 21.81	\$ 36.48	\$ 55.34	\$ 141.04	\$ 8.26	\$ 14.19	\$ 19.19	\$ 31.99	\$ 48.24	\$ 118.44
MCI WorldCom 7 Cents Anytime	\$ 8.65	\$ 24.74	\$ 37.38	\$ 62.08	\$ 91.10	\$ 185.30	\$ 7.88	\$ 23.49	\$ 34.78	\$ 57.47	\$ 83.69	\$ 158.49
MCI WorldCom 7 Cents Anytime with Calling Card Savings Plan	\$ 10.85	\$ 18.31	\$ 25.62	\$ 41.70	\$ 62.08	\$ 150.96	\$ 10.08	\$ 17.06	\$ 23.02	\$ 37.08	\$ 54.68	\$ 127.44
MCI WorldCom 12 Cents Anytime	\$ 7.39	\$ 25.95	\$ 41.33	\$ 74.67	\$ 115.38	\$ 270.80	\$ 5.50	\$ 23.60	\$ 37.09	\$ 66.75	\$ 102.48	\$ 227.78
Qwest 5 Cent Calling Plan	\$ 11.64	\$ 23.98	\$ 33.66	\$ 52.06	\$ 73.49	\$ 140.52	\$ 11.10	\$ 23.17	\$ 30.29	\$ 47.34	\$ 68.35	\$ 121.35
Sprint Nickel Anytime	\$ 12.88	\$ 25.72	\$ 35.89	\$ 54.88	\$ 76.93	\$ 145.12	\$ 12.33	\$ 24.91	\$ 33.97	\$ 51.59	\$ 71.73	\$ 125.72
Sprint Nickel Anytime w/FONCARD	\$ 13.97	\$ 21.64	\$ 28.49	\$ 42.28	\$ 59.15	\$ 124.02	\$ 13.43	\$ 20.82	\$ 26.56	\$ 39.00	\$ 53.96	\$ 106.49
FLAT RATE PLANS WITH MULTIPLE TIME PERIODS¹												
AT&T One Rate Weekends with One Rate Calling Card Option	\$ 9.26	\$ 18.49	\$ 25.22	\$ 41.23	\$ 60.35	\$ 141.11	\$ 8.74	\$ 17.28	\$ 23.07	\$ 37.10	\$ 54.19	\$ 120.67
Excel Three Penny Plan	\$ 10.64	\$ 18.35	\$ 25.31	\$ 40.37	\$ 58.72	\$ 132.04	\$ 11.18	\$ 18.66	\$ 26.16	\$ 42.07	\$ 58.73	\$ 135.17
Frontier Home Connections	\$ 8.01	\$ 22.79	\$ 35.51	\$ 66.31	\$ 108.70	\$ 291.28	\$ 8.88	\$ 23.01	\$ 36.04	\$ 69.72	\$ 108.71	\$ 297.08
Frontier Home Town Saver	\$ 6.97	\$ 17.04	\$ 25.51	\$ 46.02	\$ 69.61	\$ 169.60	\$ 6.00	\$ 15.38	\$ 23.26	\$ 40.65	\$ 62.05	\$ 146.09
Matrix Premier Residential	\$ 5.59	\$ 15.92	\$ 25.04	\$ 46.55	\$ 78.44	\$ 217.34	\$ 7.67	\$ 18.07	\$ 28.52	\$ 56.65	\$ 87.67	\$ 254.29
MCI WorldCom All Week with Calling Card Savings Plan	\$ 9.02	\$ 17.52	\$ 25.27	\$ 42.29	\$ 63.65	\$ 156.62	\$ 8.74	\$ 17.42	\$ 24.71	\$ 41.74	\$ 60.81	\$ 149.97
Qwest 7 Cent Calling Plan	\$ 9.13	\$ 22.44	\$ 32.49	\$ 53.58	\$ 77.72	\$ 160.77	\$ 8.61	\$ 21.19	\$ 30.42	\$ 49.50	\$ 71.60	\$ 138.79
Qwest 1500 Calling Plan	\$ 28.32	\$ 40.71	\$ 49.53	\$ 64.51	\$ 83.19	\$ 111.57	\$ 29.62	\$ 42.39	\$ 51.96	\$ 62.74	\$ 90.50	\$ 151.57
Sprint Nickel Nights	\$ 10.85	\$ 24.96	\$ 36.66	\$ 60.03	\$ 87.72	\$ 184.41	\$ 10.96	\$ 24.86	\$ 36.10	\$ 59.48	\$ 84.89	\$ 175.37
Sprint Nickel Nights w/ FONCARD and Toll Free Option	\$ 18.52	\$ 26.24	\$ 32.76	\$ 50.94	\$ 68.63	\$ 162.55	\$ 18.63	\$ 24.93	\$ 32.20	\$ 47.98	\$ 65.79	\$ 155.92
Sprint 1000 Nights	\$ 24.44	\$ 38.55	\$ 49.70	\$ 70.06	\$ 92.93	\$ 157.73	\$ 25.76	\$ 40.26	\$ 52.16	\$ 75.54	\$ 97.93	\$ 174.66
Sprint 1000 Nights w/FONCARD	\$ 25.54	\$ 33.25	\$ 40.43	\$ 54.39	\$ 70.88	\$ 131.70	\$ 26.85	\$ 34.96	\$ 42.89	\$ 59.87	\$ 75.88	\$ 151.04
SUBSCRIBE ONLINE PLANS¹												
AT&T 5 Cents e-weekends with One Rate Calling Card Option	\$ 5.50	\$ 14.78	\$ 21.89	\$ 40.63	\$ 62.49	\$ 159.52	\$ 5.50	\$ 13.13	\$ 19.56	\$ 35.66	\$ 55.35	\$ 136.22
MCI WorldCom One Net Savings	\$ 5.50	\$ 20.92	\$ 32.82	\$ 58.80	\$ 87.90	\$ 189.75	\$ 5.50	\$ 19.23	\$ 30.53	\$ 53.83	\$ 80.71	\$ 164.04
MCI WorldCom One Net Savings with Calling Card Savings Plan	\$ 5.50	\$ 13.02	\$ 19.98	\$ 38.06	\$ 59.26	\$ 156.18	\$ 5.50	\$ 11.33	\$ 17.69	\$ 33.09	\$ 52.07	\$ 133.43
Qwest 5 Cent Calling Plan	\$ 8.39	\$ 20.73	\$ 30.41	\$ 48.81	\$ 70.24	\$ 137.27	\$ 7.85	\$ 19.92	\$ 27.04	\$ 44.09	\$ 65.10	\$ 118.10
E-BILLING OPTIONS¹												
AT&T One Rate 7 Cents with e-billing	\$ 7.55	\$ 24.78	\$ 37.84	\$ 63.69	\$ 93.84	\$ 188.42	\$ 6.78	\$ 23.57	\$ 35.20	\$ 59.07	\$ 86.48	\$ 160.84
AT&T One Rate 7 Cents with e-billing and One Rate Card	\$ 8.65	\$ 16.77	\$ 24.23	\$ 40.97	\$ 62.02	\$ 151.00	\$ 7.88	\$ 15.56	\$ 21.60	\$ 36.35	\$ 54.65	\$ 126.93
AT&T One Rate Weekends with e-billing and One Rate Card	\$ 8.17	\$ 17.39	\$ 24.12	\$ 40.14	\$ 59.25	\$ 140.01	\$ 7.64	\$ 16.18	\$ 21.97	\$ 36.00	\$ 53.09	\$ 119.57

(Rates effective February 1, 2001)

Heavy Night and Weekend Use³

6 calls	12 calls	18 calls	36 calls	60 calls	180 calls	PLANS
63 mins	121 mins	179 mins	363 mins	605 mins	1815 mins	
STANDARD RATE PLANS ⁴						
\$ 13.33	\$ 31.12	\$ 59.28	\$ 109.33	\$ 165.70	\$ 422.59	AT&T Dial 1 Standard
\$ 14.03	\$ 32.53	\$ 60.97	\$ 115.61	\$ 177.15	\$ 453.49	AT&T Saturday Basic
\$ 12.10	\$ 28.66	\$ 56.14	\$ 100.14	\$ 149.10	\$ 376.12	AT&T Sunday Basic
\$ 11.00	\$ 25.43	\$ 51.76	\$ 88.58	\$ 128.37	\$ 324.80	MCI WorldCom Dial 1 Standard
\$ 10.72	\$ 26.36	\$ 47.03	\$ 86.23	\$ 133.49	\$ 345.80	Qwest Basic Plan
\$ 12.06	\$ 29.90	\$ 56.90	\$ 104.22	\$ 154.46	\$ 389.27	Sprint Dial 1 Standard
FLAT RATE PLANS WITH A SINGLE TIME PERIOD						
\$ 9.42	\$ 22.53	\$ 44.98	\$ 72.42	\$ 100.71	\$ 207.16	AT&T One Rate 7 Cents
\$ 10.52	\$ 18.03	\$ 27.86	\$ 46.19	\$ 68.89	\$ 169.74	AT&T One Rate 7 Cents with One Rate Calling Card Option
\$ 11.61	\$ 30.16	\$ 57.06	\$ 102.50	\$ 155.32	\$ 386.79	AT&T One Rate Basic
\$ 12.70	\$ 25.66	\$ 39.94	\$ 76.27	\$ 123.49	\$ 349.37	AT&T One Rate Basic with One Rate Calling Card Option
\$ 10.00	\$ 19.00	\$ 29.50	\$ 52.45	\$ 80.75	\$ 210.65	Excel Dime Deal
\$ 10.52	\$ 16.52	\$ 23.32	\$ 38.96	\$ 58.47	\$ 149.10	Excel Simply More
\$ 10.97	\$ 18.32	\$ 27.47	\$ 44.96	\$ 65.82	\$ 157.80	Excel Simply 7
\$ 8.99	\$ 17.43	\$ 29.18	\$ 48.86	\$ 72.21	\$ 172.58	Frontier Exact Rate
\$ 10.01	\$ 22.61	\$ 37.78	\$ 71.25	\$ 113.40	\$ 309.60	Frontier One
\$ 7.08	\$ 15.37	\$ 24.05	\$ 46.13	\$ 75.50	\$ 213.92	Matrix Elite
\$ 11.73	\$ 19.42	\$ 27.61	\$ 47.72	\$ 74.41	\$ 199.12	Matrix Members Plus
\$ 9.76	\$ 16.26	\$ 23.47	\$ 39.63	\$ 60.95	\$ 158.25	Matrix Premier Business
\$ 9.42	\$ 22.16	\$ 42.65	\$ 69.00	\$ 96.87	\$ 202.90	MCI WorldCom 7 Cents Anytime
\$ 11.62	\$ 19.02	\$ 27.60	\$ 45.31	\$ 67.85	\$ 168.55	Savings Plan
\$ 8.70	\$ 24.46	\$ 47.43	\$ 83.78	\$ 125.28	\$ 300.76	MCI WorldCom 12 Cents Anytime
\$ 12.18	\$ 21.87	\$ 37.67	\$ 57.15	\$ 77.55	\$ 152.97	Qwest 5 Cent Calling Plan
\$ 13.46	\$ 23.65	\$ 40.06	\$ 60.18	\$ 81.26	\$ 158.17	Sprint Nickel Anytime
\$ 14.52	\$ 21.36	\$ 30.68	\$ 45.56	\$ 63.26	\$ 136.64	Sprint Nickel Anytime w/FONCARD
FLAT RATE PLANS WITH MULTIPLE TIME PERIODS ⁴						
\$ 9.55	\$ 17.20	\$ 26.30	\$ 41.97	\$ 60.55	\$ 142.31	AT&T One Rate Weekends with One Rate Calling Card Option
\$ 11.64	\$ 18.33	\$ 24.98	\$ 43.31	\$ 61.60	\$ 139.14	Excel Three Penny Plan
\$ 8.93	\$ 17.37	\$ 32.53	\$ 62.67	\$ 98.63	\$ 263.14	Frontier Home Connections
\$ 6.99	\$ 15.19	\$ 26.96	\$ 45.34	\$ 66.92	\$ 163.69	Frontier Home Town Saver
\$ 5.90	\$ 10.36	\$ 17.66	\$ 35.98	\$ 58.02	\$ 158.86	Matrix Premier Residential
\$ 9.79	\$ 18.29	\$ 25.32	\$ 45.41	\$ 68.27	\$ 169.54	MCI WorldCom All Week with Calling Card Savings Plan
\$ 9.41	\$ 19.33	\$ 35.39	\$ 56.20	\$ 77.92	\$ 161.90	Qwest 7 Cent Calling Plan
\$ 28.21	\$ 33.72	\$ 48.39	\$ 61.05	\$ 71.06	\$ 101.27	Qwest 1500 Calling Plan
\$ 11.95	\$ 23.31	\$ 39.13	\$ 65.55	\$ 92.33	\$ 197.30	Sprint Nickel Nights
\$ 19.62	\$ 27.01	\$ 34.02	\$ 50.44	\$ 73.23	\$ 176.64	Sprint Nickel Nights w/ FONCARD and Toll Free Option
\$ 25.54	\$ 35.75	\$ 50.31	\$ 74.32	\$ 93.92	\$ 167.11	Sprint 1000 Nights
\$ 26.63	\$ 32.87	\$ 38.62	\$ 56.25	\$ 71.86	\$ 141.08	Sprint 1000 Nights w/FONCARD
SUBSCRIBE ONLINE PLANS ⁵						
\$ 5.50	\$ 12.48	\$ 21.85	\$ 38.86	\$ 58.79	\$ 149.22	AT&T 5 Cents e-weekends with One Rate Calling Card Option
\$ 5.50	\$ 16.21	\$ 35.19	\$ 59.49	\$ 84.19	\$ 179.41	MCI WorldCom One Net Savings
\$ 5.50	\$ 11.28	\$ 19.39	\$ 35.78	\$ 55.55	\$ 145.84	MCI WorldCom One Net Savings with Calling Card Savings Plan
\$ 8.93	\$ 18.62	\$ 34.42	\$ 53.90	\$ 74.30	\$ 149.72	Qwest 5 Cent Calling Plan
E-BILLING OPTIONS						
\$ 8.32	\$ 21.43	\$ 43.88	\$ 71.33	\$ 99.61	\$ 206.06	AT&T One Rate 7 Cents with e-billing
\$ 9.42	\$ 16.94	\$ 26.76	\$ 45.09	\$ 67.79	\$ 168.64	AT&T One Rate 7 Cents with e-billing and One Rate Card
\$ 8.45	\$ 16.10	\$ 25.20	\$ 40.87	\$ 59.46	\$ 141.21	AT&T One Rate Weekends with e-billing and One Rate Card

(Rates effective February 1, 2001)

HOW TO READ THIS CHART: Before using this chart, please read page one of TeleTips™. It explains how to determine your personal calling pattern and which call basket best suits you (i.e. Heavy Day Use). Please note that the numbers in this chart may only be compared with other numbers within the same column (or call basket) because of a difference in total minutes between columns with the same number of calls. (For example, compare the total minutes between the three different call baskets that contain six calls.)

ABOUT THIS CHART: Average Daily Use, Heavy Day Use and Heavy Night and Weekend Use are each calculated to contain short, medium and far interstate long distance calls. The primary difference between the three calling groups is the proportion of total calls made during specific times of the day. Please note that each carrier's definitions for day, night and weekend (or peak and off-peak) may be different, changing the distribution for each carrier. See the Plan Descriptions section of this publication for information about each plan offered. For the purposes of this chart, all sample calls were calculated as follows: "Day" = Monday, 10 AM; "Evening" = Wednesday, 5 PM - 9 PM; "Night and Weekend" = Saturday or Sunday, 1 PM - 11 PM. Each basket includes a sampling of calling card and long distance directory assistance calls. Each basket includes applicable surcharges and fees.

Features and Services

Helpful Tips For Understanding This Chart

(1) Billing Increments refer to the rounding practices used in billing. Most long distance carriers bill consumers by rounding up the cost of each call to the next minute. Others bill in six-second increments, rounding up to the nearest tenth of a minute.

(2) Equal Access Codes (EAC) are numbers you can dial to use a carrier other than your primary long distance provider. Dial the EAC, then 1, then the number you are calling. Determine if there are access charges or other fees.

(3) Casual Calling allows you to make calls using equal access codes without switching carriers. You will be billed through your local phone company. Casual or "standard" rates are usually the company's highest. A per-call fee typically applies.

(4) TTY (Text Telephone) is a telecommunications device that deploys coded symbols through a wire or radio communications system. It enables people with hearing or speaking disabilities to communicate over standard phone lines.

(5) Payphone Surcharge applies to calls made from a payphone with a calling card.

(6) Residential Toll-Free Service is a popular alternative to collect calling. Customers may distribute their number to family and friends and are billed for all usage on their regular long distance bill.

(7) Internet, Cellular and Paging Services are among the many new services being offered by long distance carriers. If you use these services, look for special offers or discounted packages from your phone company.

(8) Universal Service Fund (USF) supports programs that provide phone service to rural areas, assist low-income consumers and connect schools and libraries to the Internet.

Carriers	AT&T
Leading Plans	One Rate Weekends One Rate 7 Cents 5 Cents eWeekends One Rate Basic Saturday and Sunday Basic Dial-1 Standard
Toll Free Customer Service Numbers	800-222-0300 800-235-0900 (Spanish)
Monthly Fees / Monthly Minimums	One Rate Weekends: \$4.95, \$3.95 w/online billing One Rate 7 Cents plan: \$3.95/month, online billing \$1 off 5 Cents eWeekends: \$5 monthly min. One Rate Basic: none Saturday and Sunday Basic: None Dial-1 Standard: none
Rates	One Rate Weekends: 7¢/min. weekdays, 5¢ min. weekends. One Rate 7 Cents: 7¢/min. 5 Cents eWeekends: 9¢/min. weekdays, 5¢/min. weekends One Rate Basic: 16 cents/min Saturday Basic: 29.5 cents/min. (7 AM-6:59 PM) weekdays, 22.5 cents/min. (7 PM-6:59 AM) weekdays, 18 cents/min. Sun., 10 cents/min. Sat. Sunday Basic: 29.5 cents/min. (7 AM-6:59 PM) weekdays, 22.5 cents/min. (7 PM-6:59 AM) weekdays, 18 cents/min. Sat., 10 cents/min. Sun. Dial-1 Standard: 29.5¢/min. (7AM-6:59PM, weekdays), 22.5¢/min. (7PM-6:59AM, weekdays), and 14.5¢/min. on Sat/Sun.
Billing Increments	Full minute (60:60)
Equal Access Code	10-10-288
Equal Access Billing	Casual/Standard rates.
Long Distance Directory Assistance (LDDA) Charge	\$1.49 for 00-INFO (press prompt #1) or 800-CALL-ATT (prompt #4). \$1.99 for (Area Code) 555-1212.
Free LDDA if unable to use phone book due to disability	Yes, with medical documentation.
Customer Service to TTY	Yes, 1-800-833-3232.
Discounts for TTY Users	Available.
Calling Card Rates/Times/Availability	AT&T One Rate Calling Card Plan: \$0.25/min. (with \$1.00 monthly charge), otherwise 89¢/min.
Calling Card Surcharge (Per Call)	AT&T One Rate Calling Card Plan: no per call surcharge, otherwise \$1.25/call.
Payphone Surcharge (Per Call)	30¢/call.
Credit Card Payments	American Express, Diners Club, MasterCard, Visa interstate calls
Residential Toll Free Service (800,888,877)	Available through Easy Reach 800. Flat 25¢/min for all. Monthly charge is \$1.00 for One Rate Calling Card Customers. For other customers monthly charge is \$2.50. (Monthly charge is waived if monthly Easy Reach usage is \$10.00 or more).
Credit Wrong Numbers/Cancel Service	800-222-0300 or dial "00"
Internet Access	Available through AT&T Worldnet, call 800-WORLDNET. Monthly service fee as low as \$4.95.
Cellular Long Distance	Available, 80% of the U.S.
Paging Services	Available, AT&T Wireless Services.
Internet Address	http://www.att.com
Monthly USF Fee	9.9% per account.

Excel	Frontier	Matrix
Dime Deal 2000 Simply 7 Three Penny Plan Simply More	ExactRate Hometown Saver One Home Connections.	Premier Residential Premier Business Elite Member Plus
800-875-9235	800-727-1653	800-282-0242
Dime Deal 2000: \$2/month Simply 7: \$4.95/month Three Penny Plan: \$5.95/month. Simply More: \$4.50/month No monthly minimums.	ExactRate: \$3.99/month. Hometown Saver: \$1.99/month. One & Home Connections: None. No monthly minimums.	Premier Residential: \$4.50/monthly min. Premier Business: \$4.45/month per line Elite: \$3.76/monthly min. Member Plus: \$4.95/month per line
Dime Deal 2000: 10¢/min. all the time Simply 7 and Simply More: 7¢/min. all the time Three Penny Plan: 10¢/min. peak (7 AM – 6:59 PM); 3¢/min. off-peak (7 PM – 6:59 AM) daily, after 2,000 monthly off-peak min., reverts to 10¢/min.	ExactRate: 7cents per minute. Anytime, Anywhere within in the USA. Hometown Saver: 9 cents weekdays and Saturday, 5 cents on Sunday. One: 14 Cents anytime Home Connections: 25 cents per min. Peak, .10 cents per min.Off-Peak.	Premier Residential: 25¢/min. (6 AM – 6:59 PM); 4.9¢/min. (7PM – 5:59 AM) everyday Premier Business: 6.9¢/min. Elite: 9.9¢/min. Member Plus: 8.9¢/min.
Full minute (60:60)	1 minute minimum, 1 minute rounding.	Full minute (60:60)
10-10-752	None.	10-10-780
Dime Deal 2000 rates.	No.	14¢/min.
\$1.25	\$1.49/call.	\$1.50/call.
No.	No.	Yes, requires documentation of disability.
Not Available.	800-798-9824.	Not Available.
Not Available.	Not Available.	Not Available.
Excel Simply More: 15¢/min. All other plans: 25¢/min.	35 cents per minute.	All Plans: 10¢/min. (interstate), all calls rounded to next additional min.
Excel Simply More: none All other plans: 75¢/call.	35 cents per call.	All Plans: 10¢/call.
None.	26 cents per call.	35¢/call.
MasterCard, Visa, American Express	None.	Visa, MasterCard, and Discover
Available through Excel My 800: 19¢/min. all the time plus \$3.50/month. Excel Simply More: 15¢/min	Not Available.	Available: 9.9¢/min. No minimum or monthly fee.
800-875-9235	800-727-1653.	800-282-0242
Available through Excel Online.	Yes, but not available in all markets.	Not Available.
Not available.	Not Available.	Not Available.
Available.	Yes.	Not Available.
http://www.excel.com	http://www.frontiercorp.com	http://www.matrixtele.com
\$1.40 per account.	8.3% of total interstate and international charges.	8.4% per account.

Features and Services

Helpful Tips For Understanding This Chart

(1) Billing Increments refer to the rounding practices used in billing. Most long distance carriers bill consumers by rounding up the cost of each call to the next minute. Others bill in six-second increments, rounding up to the nearest tenth of a minute.

(2) Equal Access Codes (EAC) are numbers you can dial to use a carrier other than your primary long distance provider. Dial the EAC, then 1, then the number you are calling. Determine if there are access charges or other fees.

(3) Casual Calling allows you to make calls using equal access codes without switching carriers. You will be billed through your local phone company. Casual or "standard" rates are usually the company's highest. A per-call fee typically applies.

(4) TTY (Text Telephone) is a telecommunications device that deploys coded symbols through a wire or radio communications system. It enables people with hearing or speaking disabilities to communicate over standard phone lines.

(5) Payphone Surcharge applies to calls made from a payphone with a calling card.

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(7) Internet, Cellular and Paging Services are among the many new services being offered by long distance carriers. If you use these services, look for special offers or discounted packages from your phone company.

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Carriers	MCI WorldCom
	7 Cents Anytime 12 Cents Anytime All Week One Net Savings Dial 1 Standard 800-444-3333
	12 Cents Anytime: \$5/monthly minimum All Week: \$4.95/month 7 Cents Anytime: \$3.95/month One Net Savings: none Dial 1 Standard: none
	7 Cents Anytime: 7 cents/min. 12 Cents Anytime: 12 cents/min. All Week: 10cents/min. weekdays, 5 cents/min. Weeknights, Saturdays and Sundays One Net Savings: 9¢/min. Weekdays, 5¢/min. Saturdays and Sundays Dial 1 Standard: 32¢/min. peak, 22¢/min off peak and Saturdays, 5¢/min. Sundays.
	Full minute (60:60)
	10-10-222
	Basic/Standard rates.
	\$1.99 for 2 listings when dialing 1+AC+555-1212 or \$.99 for 2 listings when dialing 10-10-9000.
	Yes, with medical documentation.
	Available.
	Available.
	Calling Card Savings Plan: 15¢/min, \$2 monthly fee.
	Calling Card Savings Plan: \$0
	26¢/call.
	Visa, MasterCard, Discover, American Express
	Available: 30¢/min. in-state and 35¢/min. out-of-state. 25¢/ min. in-state in CA, CO, LA, ME, NC, OK, TN, WA
	800-444-3333
	Available. Partnership w/AOL
	Available.
	Available.
Internet Access	http://www.wcom.com
Monthly USF Fee	9.9% of total interstate and international usage.

Comparison Chart

Qwest	Sprint
	Dial-1 Standard Nickel Nights 1000 Anytime 1000 Nights Nickel Anytime 800-746-3767 or 800-877-0280 (Spanish)
	Dial-1 Standard: None Nickel Nights: \$5.95/month Nickel Nights w/FONCARD: \$6.95/month 1000 AT w/FONCARD: \$41.00 1000 Anytime: \$40.00/month 1000 Nights: \$20/month Nickel Anytime: \$8.95/month
	Dial-1 Standard: 30¢/min. (weekday), 10¢/min. (weekend) Nickel Nights: 10¢/min. (7AM-6:59PM daily), 5¢/min. (7PM-6:59AM daily) Nickel Nights with FONCARD: 10¢/min. (7AM-6:59PM), 5¢/min. (7PM-6:59AM) daily 1000 Nights: 10¢/min. on days (7AM-6:59PM), free night usage (7PM-6:59AM) up to 1,000 min., then 10¢/min. 1000 Anytime: usage up to 1,000 min., then 10¢/min. Nickel Anytime: 5 cents/min. Full minute (60:60)
	10-10-333
	40¢/min. with \$2.45 surcharge. Casual/Standard rates.
	\$1.99/call.
	Yes.
	Available. Call 800-735-2988.
	Available.
	1000 Nights 1000 Anytime: 69¢/min. Nickel Nights w/FONCARD: 25¢/min. Nickel Anytime, Nickel Nights: 59 cents/min. For \$1 a month, a 25¢/min. calling card can be added to any plan.
	Nickel Nights 1000 Anytime Nickel Anytime 1000 Nights: \$0.99/call.
	26¢/call.
	Visa, MasterCard, and Discover
	Available: 20¢/min., Monthly Fee \$3.00 Nickel Nights w/FONCARD & Toll Free Option: Toll Free 15¢/min. (7AM-6:59PM daily) 5¢/min. (7PM-6:59AM daily)
	800-877-4646 or dial "00"
Unlimited Access: \$16.95/month with 1¢ per min. with all other plans: \$18.95/month with Dial-1 plan	Available.
Not Available	Available.
Not Available	Available.
http://www.qwest.com	http://www.sprint.com
9.6% of interstate and international revenues	9.6% of interstate and international revenues.

Plan Descriptions

STANDARD RATE PLANS

AT&T Dial-1 Standard

- ✓ Peak calls (7 AM - 6:59 PM weekdays) are 29.5¢/minute.
- ✓ Off-peak calls (7 PM - 6:59 AM weekdays) are 22.5¢/minute.
- ✓ Weekend calls are 14.5¢/minute.
- ✓ Calling card is 89¢/minute with \$1.25 per call surcharge or 25¢/minute and \$1 monthly fee with One Rate Calling card option.
- ✓ No monthly fee or minimum.

AT&T Saturday Basic

- ✓ Offers a flat rate of 29.5 cents/minute 7 AM - 7 PM weekdays.
- ✓ Offers a flat rate of 22.5 cents/minute 7 PM - 7 AM weekdays.
- ✓ Sunday calls are 18 cents/minute all the time.
- ✓ Saturday calls are 10 cents/minute all the time.
- ✓ Calling card is 89¢/minute with \$1.25 per call surcharge or 25¢/minute and \$1 monthly fee with One Rate Calling card option.
- ✓ No monthly fee or minimum.

AT&T Sunday Basic

- ✓ Offers a flat rate of 29.5 cents/minute 7 AM - 7 PM weekdays.
- ✓ Offers a flat rate of 22.5 cents/minute 7 PM - 7 AM weekdays.
- ✓ Saturday calls are 18 cents/minute all the time.
- ✓ Sunday calls are 10 cents/minute all the time.

- ✓ Calling card is 89¢/minute with \$1.25 per call surcharge or 25¢/minute and \$1 monthly fee with One Rate Calling card option.
- ✓ No monthly fee or minimum.

MCIWorldCom Dial 1 Standard

- ✓ Offers a flat rate of 32 cents/minute peak.
- ✓ Offers a flat rate of 22 cents/minute off peak and Saturday.
- ✓ Offers a flat rate of 5 cents/minute Sunday.
- ✓ 15¢a minute calling card available for \$2/month.
- ✓ No monthly fee or minimum.

Qwest 15 Cent Calling Plan

- ✓ Offers a flat rate of 15¢/minute all the time.
- ✓ Calling card rate is 59¢/minute with a \$1.25 per call surcharge.
- ✓ No monthly fee or minimum.

Sprint Dial-1 Standard

- ✓ Weekday calls are 30¢/minute.
- ✓ Weekend calls are 10¢/minute.
- ✓ Calling card rate is 89¢/minute with a \$1.25 per call surcharge or 25¢/minute with \$1/month calling plan.
- ✓ No monthly fee or minimum.

FLAT RATE PLANS WITH SINGLE TIME PERIOD

AT&T One Rate 7 Cents

- ✓ Offers a flat rate of 7¢/minute all the time.
- ✓ Calling card is 89¢/minute with \$1.25 per call surcharge or 25¢/minute and \$1 monthly fee with One Rate Calling card option.
- ✓ \$3.95 monthly fee (fee goes to \$2.95 if e-billing is chosen).

AT&T One Rate Basic

- ✓ Offers a flat rate of 16¢/minute all the time.
- ✓ Calling card is 89¢/minute with \$1.25 per call surcharge or 25¢/minute and \$1 monthly fee with One Rate Calling card option.
- ✓ No monthly fee or minimum.

Excel Dime Deal 2000

- ✓ Offers a flat rate of 10¢/minute all the time.
- ✓ Calling card is 25¢/minute with a 75¢ per call surcharge.
- ✓ Has a \$2 monthly fee.

Excel Simply 7

- ✓ Offers a flat rate of 7¢/minute all the time.
- ✓ Calling card is 25¢/minute with a 75¢ per call surcharge.
- ✓ Has a \$4.95 monthly fee.

Excel Simply More

- ✓ Offers a flat rate of 7¢/minute all the time.
- ✓ Calling card is 15¢/minute with no surcharge.
- ✓ Has a \$4.50 monthly fee.

Frontier Exact Rate

- ✓ Offers a flat rate of 7¢/minute all the time.
- ✓ Calling card is 35¢/minute with a 35¢ surcharge.
- ✓ Has a \$3.99 monthly fee.

Frontier One

- ✓ Offers a flat rate of 14¢/minute all the time.
- ✓ Calling card is 35¢/minute with a 35¢ surcharge.
- ✓ Has no monthly minimum.

MATRIX Elite

- ✓ Offers a flat rate of 9.9¢/minute all the time.
- ✓ Calling card is 10¢/minute with a 10¢ per call surcharge.
- ✓ \$3.76 monthly minimum.

MATRIX Member Plus

- ✓ Offers a flat rate of 8.9¢/minute all the time.
- ✓ Calling card is 10¢/minute, with a 10¢ per call surcharge.
- ✓ Has a \$4.95 monthly fee per line.

MATRIX Premier Business

- ✓ Offers a flat rate of 6.9¢/minute all the time.
- ✓ Calling card is 10¢/minute, with a 10¢ per call surcharge.
- ✓ Has a \$4.45 monthly fee per line.

MCIWorldCom 7 Cents Anytime

- ✓ Offers a flat rate of 7 cents/minute all the time.
- ✓ 15¢/minute calling card available for \$2/month.
- ✓ Has a \$3.95 monthly fee.

MCIWorldCom 12 Cents Anytime

- ✓ Offers a flat rate of 12 cents/minute all the time.
- ✓ 15¢/minute calling card available for \$2/month.
- ✓ Has a \$5.00 monthly minimum.

Qwest 5 Cent Calling Plan

- ✓ Offers a flat rate of 5¢/minute all the time.
- ✓ Calling card is 59¢/minute with \$1.25 per call surcharge.
- ✓ Has a \$7.95 monthly fee (or \$4.95 with e-billing).

Sprint 1,000 Anytime

- ✓ Offers 1,000 minutes of interstate calling.
- ✓ Calling card is 69¢/minute with 99¢ per call surcharge. Can opt for 25¢/minute with \$1 monthly fee FONCARD.
- ✓ Has a \$40.00 monthly fee.

Sprint Nickel Anytime

- ✓ Offers a flat rate of 5 cents/minute all the time.
- ✓ Calling card rate is 59 cents/minute with a 99 cent per call surcharge. Can opt for 25¢/minute with \$1 monthly fee FONCARD.
- ✓ Has an \$8.95 monthly fee.

Plan Descriptions

FLAT RATE PLANS WITH MULTIPLE TIME PERIODS

Most flat rate plans offer a flat rate per minute for calls made during a certain time period, and a higher "peak" rate for calls made during other times. The higher "peak" rate is usually during the day, and the lower "off-peak" rate is usually during the night or weekend hours. Flat rate plans may also include a flat rate for calls made during the off-peak time period, but only for calls made during the off-peak time period.

AT&T One Rate Weekends

- ✓ 7 Cents Weekdays.
- ✓ 5 Cents Weekends.
- ✓ Calling card is 89¢/minute with a \$1.25/call surcharge or 25¢/minute and \$1 monthly fee with One Rate Calling Card Option.
- ✓ \$4.95 (or \$3.95 if online billing) monthly fee.

EXCEL Three Penny Plan

- ✓ Offers a peak rate of 10¢/minute 7 AM - 6:59 PM daily.
- ✓ Offers a off-peak rate 3¢/minute 7 PM - 6:59 AM daily for 2,000 minutes, then reverts to 10¢/minute.
- ✓ Calling card is 25¢/minute with 75¢ per call surcharge.
- ✓ \$5.95 monthly fee.

Frontier Home Town Saver

- ✓ Sunday calls are 5¢/minute.
- ✓ All other calls are 9¢/minute all the time.
- ✓ Calling card is 35¢/minute with a 35¢ surcharge.
- ✓ \$1.99 monthly fee.

Frontier Home Connections

- ✓ Sunday and holiday calls are 10¢/minute all the time.

- ✓ Offers a flat rate of 25¢/minute at all other times.
- ✓ Calling card is 35¢/minute with a 35¢ surcharge.
- ✓ Has no monthly fee.

MATRIX Premier Residential

- ✓ Peak flat rate (6 AM - 6:59 PM weekdays) is 25¢/minute.
- ✓ Off-peak rate is 4.9¢/minute.
- ✓ Calling card is 10¢/minute, with a 10¢ per call surcharge.
- ✓ Has a \$4.50 monthly minimum.

MCIWorldCom All Week

- ✓ Weekday calls are 10 cents/minute all the time.
- ✓ Weeknights, Saturday and Sunday calls are 5 cents/minute all the time.
- ✓ 15¢a minute calling card available for \$2/month.
- ✓ Has a \$4.95 monthly fee.

QWEST 7 Cent Calling Plan

- ✓ Offers a flat rate of 7¢/minute weekdays.
- ✓ Offers a flat rate of 5¢/minute weekends.
- ✓ Calling card is 59¢/minute with a \$1.25 per call surcharge.
- ✓ \$4.95 monthly fee.

QWEST 1500 Calling Plan

- ✓ Offers a flat rate of 10¢/minute 7AM - 6:59 PM weekdays.
- ✓ Evening (7 PM - 6:59 AM) and weekend calls* up to 1,500 minutes are free, after which rate is 10¢/minute.
- ✓ Calling card is 59¢/minute with a \$1.25 per call surcharge.
- ✓ \$24.95 monthly fee.

*Includes in-state, interstate and intralata.

- ✓ Calling card rate is 59¢/minute with 99¢ per call surcharge.
- ✓ Can opt for FONCARD calling card for 25¢/minute with \$1 monthly fee.
- ✓ \$5.95 monthly fee.

Sprint Nickel Nights

- ✓ Offers customers a flat rate of 10¢/minute 7AM to 6:59 PM daily.
- ✓ Offers customers a flat rate of 5¢/minute 7PM to 6:59AM daily.

Sprint 1000 Nights

- ✓ Offers customers a flat rate of 10¢/minute for weekday calls.
- ✓ Calls on evenings are free up to 1,000 minutes (except calling card calls).
- ✓ Calling card rate is 69¢/minute with 99¢ per call surcharge.
- ✓ Can opt for FONCARD calling card for 25¢/minute with \$1 monthly fee .
- ✓ \$20 monthly fee.

SUBSCRIBE ONLINE PLANS

These plans are available online and pay your monthly bills by credit card.

AT&T 5 Cents eWeekends

- ✓ 9 cents/minute Monday-Friday.
- ✓ 5 cents/minute Saturday-Sunday.
- ✓ Calling card is 89¢/minute with a \$1.25 call surcharge or 25¢/minute and \$1 monthly fee with One Rate Calling Card Option.
- ✓ \$5 monthly minimum.

MCIWorldCom One Net Savings

- ✓ 9 cents/minute Monday - Friday.
- ✓ 5 cents/minute Saturday and Sunday.
- ✓ 15¢a minute calling card available for \$2/month.
- ✓ No monthly fee.



April 2001 NY Addenda

In addition to the long distance plans offered by the carriers in the March 2001 Residential Long Distance Comparison Chart, New York residents have other choices. Long distance plans are now available through Verizon. The following describes its current plans:

Verizon Plan Descriptions

"Best Times" Calling Plan

- ✓ Offers a flat rate of 7¢/minute weekdays 8 AM – 4:59 PM.
- ✓ Offers a flat rate of 5¢/minute weekdays 5 PM – 7:59 AM and weekends.
- ✓ Calling card is 35¢/minute with no per call surcharge.
- ✓ \$4.75 monthly fee.
- ✓ No minimum usage charge.

"Timeless" Calling Plan

- ✓ Offers a flat rate of 10¢/minute all the time.
- ✓ Calling card is 35¢/minute with no per call surcharge.
- ✓ No monthly fee or minimum usage charge.

Local Package "Timeless" Calling Plan

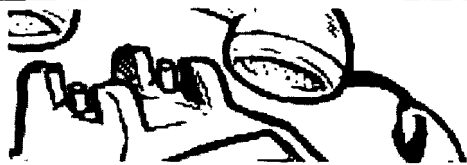
- ✓ Offers a flat rate of 8 cents a minute when you purchase a qualifying Verizon local or Value Added Services Package.
- ✓ No monthly fee or minimum usage charge.
- ✓ Calling card is 35 cents a minute with no per call surcharge.

"e-Values" Calling Plan

- ✓ Offers a flat rate of 9¢/minute weekdays.
- ✓ Offers a flat rate of 5¢/minute weekends.
- ✓ Calling card is 35¢/minute with no per call surcharge.
- ✓ No monthly fee or minimum usage charge.
- ✓ Available only through the Internet – www.verizonld.com

"SmartTouch" Calling Plan

- ✓ Prepaid long distance plan.
- ✓ Offers a flat rate of 8¢/minute (includes taxes and universal service fee).
- ✓ Time remaining is announced before and after the call.
- ✓ Calling card is 25¢/minute with no per call surcharge.
- ✓ No monthly fee or minimum usage charge.
- ✓ \$1.95 for paper billing statement. Free on-line statements.
- ✓ See www.getsmarttouch.com for more information



Long Distance

PLANS	Average Daily Use ¹						Heavy Day Use ²					
	6 calls 53 mins	12 calls 106 mins	18 calls 159 mins	36 calls 318 mins	60 calls 530 mins	180 calls 1590 mins	6 calls 43 mins	12 calls 86 mins	18 calls 129 mins	36 calls 258 mins	60 calls 430 mins	180 calls 1290 mins
STANDARD RATE PLANS³												
AT&T Dial 1 Standard	\$ 12.86	\$ 39.54	\$ 59.54	\$ 112.91	\$ 177.93	\$ 457.14	\$ 12.26	\$ 35.90	\$ 55.62	\$ 104.64	\$ 163.26	\$ 412.26
AT&T Saturday Basic	\$ 12.73	\$ 40.38	\$ 60.66	\$ 114.32	\$ 181.71	\$ 468.35	\$ 12.68	\$ 36.74	\$ 55.91	\$ 106.17	\$ 165.92	\$ 417.20
AT&T Sunday Basic	\$ 12.73	\$ 38.44	\$ 57.76	\$ 110.45	\$ 172.04	\$ 439.34	\$ 11.72	\$ 34.81	\$ 54.94	\$ 102.31	\$ 159.15	\$ 402.70
MCI WorldCom Dial 1 Standard	\$ 12.80	\$ 36.78	\$ 55.42	\$ 107.06	\$ 165.71	\$ 427.69	\$ 11.70	\$ 35.72	\$ 54.74	\$ 101.32	\$ 161.29	\$ 415.44
Qwest Basic Plan	\$ 9.10	\$ 26.31	\$ 41.40	\$ 76.81	\$ 121.31	\$ 308.98	\$ 7.47	\$ 23.33	\$ 36.26	\$ 67.06	\$ 105.33	\$ 257.86
Sprint Dial 1 Standard	\$ 13.59	\$ 42.67	\$ 61.56	\$ 120.23	\$ 185.26	\$ 478.96	\$ 12.71	\$ 36.38	\$ 56.24	\$ 105.33	\$ 164.72	\$ 413.26
FLAT RATE PLANS WITH A SINGLE TIME PERIOD⁴												
AT&T One Rate 7 Cents	\$ 8.65	\$ 25.88	\$ 38.94	\$ 64.79	\$ 94.94	\$ 189.52	\$ 7.88	\$ 24.67	\$ 36.30	\$ 60.17	\$ 87.58	\$ 161.94
AT&T One Rate 7 Cents with One Rate Calling Card Option	\$ 9.75	\$ 17.87	\$ 25.33	\$ 42.07	\$ 63.12	\$ 152.10	\$ 8.98	\$ 16.66	\$ 22.69	\$ 37.45	\$ 55.75	\$ 128.03
AT&T One Rate Basic	\$ 9.85	\$ 31.53	\$ 49.53	\$ 90.91	\$ 142.13	\$ 346.90	\$ 8.09	\$ 28.34	\$ 43.93	\$ 80.36	\$ 124.88	\$ 290.14
AT&T One Rate Basic with One Rate Calling Card Option	\$ 10.95	\$ 23.52	\$ 35.93	\$ 68.19	\$ 110.31	\$ 309.48	\$ 9.19	\$ 20.33	\$ 30.32	\$ 57.64	\$ 93.05	\$ 256.23
Excel Dime Deal	\$ 9.00	\$ 18.25	\$ 26.75	\$ 47.20	\$ 73.25	\$ 188.15	\$ 8.00	\$ 16.25	\$ 23.75	\$ 41.20	\$ 63.25	\$ 157.40
Excel Simply More	\$ 9.82	\$ 15.87	\$ 21.52	\$ 35.41	\$ 53.22	\$ 133.35	\$ 9.12	\$ 14.47	\$ 19.42	\$ 31.21	\$ 46.22	\$ 111.95
Excel Simply 7	\$ 10.27	\$ 18.17	\$ 25.17	\$ 40.91	\$ 60.57	\$ 142.05	\$ 9.57	\$ 16.77	\$ 23.07	\$ 36.71	\$ 53.57	\$ 120.15
Frontier Exact Rate	\$ 8.24	\$ 17.81	\$ 26.15	\$ 44.21	\$ 66.52	\$ 155.24	\$ 7.48	\$ 16.57	\$ 23.59	\$ 39.66	\$ 59.22	\$ 130.98
Frontier One	\$ 8.49	\$ 21.48	\$ 33.61	\$ 63.57	\$ 102.03	\$ 275.20	\$ 6.97	\$ 18.73	\$ 28.78	\$ 54.47	\$ 87.15	\$ 228.58
Matrix Elite	\$ 6.01	\$ 13.77	\$ 21.90	\$ 41.67	\$ 67.46	\$ 189.39	\$ 4.94	\$ 12.00	\$ 18.30	\$ 35.23	\$ 57.10	\$ 157.19
Matrix Members Plus	\$ 10.77	\$ 18.04	\$ 25.62	\$ 43.70	\$ 67.17	\$ 177.03	\$ 9.80	\$ 16.49	\$ 22.35	\$ 37.91	\$ 57.91	\$ 148.03
Matrix Premier Business	\$ 9.01	\$ 15.30	\$ 21.81	\$ 36.48	\$ 55.34	\$ 141.04	\$ 8.26	\$ 14.19	\$ 19.19	\$ 31.99	\$ 48.24	\$ 118.44
MCI WorldCom 7 Cents Anytime	\$ 8.65	\$ 24.74	\$ 37.38	\$ 62.08	\$ 91.10	\$ 185.30	\$ 7.88	\$ 23.49	\$ 34.78	\$ 57.47	\$ 83.49	\$ 158.49
MCI WorldCom 7 Cents Anytime with Calling Card Savings Plan	\$ 10.85	\$ 18.31	\$ 25.62	\$ 41.70	\$ 62.08	\$ 150.96	\$ 10.08	\$ 17.06	\$ 23.02	\$ 37.08	\$ 54.68	\$ 127.44
MCI WorldCom 12 Cents Anytime	\$ 7.39	\$ 25.95	\$ 41.33	\$ 74.67	\$ 115.38	\$ 270.80	\$ 5.50	\$ 23.60	\$ 37.09	\$ 66.75	\$ 102.48	\$ 227.78
Qwest 5 Cent Calling Plan	\$ 11.64	\$ 23.98	\$ 33.66	\$ 52.06	\$ 73.49	\$ 140.52	\$ 11.10	\$ 23.17	\$ 30.29	\$ 47.34	\$ 68.35	\$ 121.35
Sprint Nickel Anytime	\$ 12.88	\$ 25.72	\$ 35.89	\$ 54.88	\$ 76.93	\$ 145.12	\$ 12.33	\$ 24.91	\$ 33.97	\$ 51.59	\$ 71.73	\$ 125.72
Sprint Nickel Anytime w/FONCARD	\$ 13.97	\$ 21.64	\$ 28.49	\$ 42.28	\$ 59.15	\$ 124.02	\$ 13.43	\$ 20.82	\$ 26.56	\$ 39.00	\$ 53.96	\$ 106.49
Verizon Smart Touch	\$ 4.48	\$ 11.78	\$ 18.47	\$ 34.73	\$ 55.47	\$ 147.04	\$ 3.68	\$ 10.42	\$ 15.83	\$ 29.93	\$ 47.71	\$ 122.19
Verizon Smart Touch with Statement	\$ 6.43	\$ 13.73	\$ 20.42	\$ 36.68	\$ 57.42	\$ 148.99	\$ 5.63	\$ 12.37	\$ 17.78	\$ 31.88	\$ 49.66	\$ 124.14
Verizon Timeless	\$ 5.93	\$ 15.78	\$ 24.55	\$ 46.26	\$ 73.89	\$ 195.07	\$ 4.87	\$ 13.91	\$ 21.12	\$ 39.91	\$ 63.56	\$ 161.98
Verizon Local Package Timeless	\$ 4.74	\$ 13.64	\$ 21.36	\$ 39.74	\$ 62.86	\$ 160.45	\$ 3.90	\$ 12.20	\$ 18.56	\$ 34.65	\$ 54.64	\$ 133.61
FLAT RATE PLANS WITH MULTIPLE TIME PERIODS⁵												
AT&T One Rate Weekends with One Rate Calling Card Option	\$ 9.26	\$ 18.49	\$ 25.22	\$ 41.23	\$ 60.35	\$ 141.11	\$ 8.74	\$ 17.28	\$ 23.07	\$ 37.10	\$ 54.19	\$ 120.67
Excel Three Penny Plan	\$ 10.64	\$ 18.35	\$ 25.31	\$ 40.37	\$ 58.72	\$ 132.04	\$ 11.18	\$ 18.66	\$ 26.16	\$ 42.07	\$ 58.73	\$ 135.17
Frontier Home Connections	\$ 8.01	\$ 22.79	\$ 35.51	\$ 66.31	\$ 108.70	\$ 291.28	\$ 8.88	\$ 23.01	\$ 36.04	\$ 69.72	\$ 108.71	\$ 297.08
Frontier Home Town Saver	\$ 6.97	\$ 17.04	\$ 25.51	\$ 46.02	\$ 69.61	\$ 169.60	\$ 6.00	\$ 15.38	\$ 23.26	\$ 40.65	\$ 62.05	\$ 146.09
Matrix Premier Residential	\$ 5.59	\$ 15.92	\$ 25.04	\$ 46.55	\$ 78.44	\$ 217.34	\$ 7.67	\$ 18.07	\$ 28.52	\$ 56.65	\$ 87.67	\$ 254.29
MCI WorldCom All Week with Calling Card Savings Plan	\$ 9.02	\$ 17.52	\$ 25.27	\$ 42.29	\$ 63.65	\$ 156.62	\$ 8.74	\$ 17.42	\$ 24.71	\$ 41.74	\$ 60.81	\$ 149.97
Qwest 7 Cent Calling Plan	\$ 9.13	\$ 22.44	\$ 32.49	\$ 53.58	\$ 77.72	\$ 160.77	\$ 8.61	\$ 21.19	\$ 30.42	\$ 49.50	\$ 71.60	\$ 138.79
Qwest 1500 Calling Plan	\$ 28.32	\$ 40.71	\$ 49.53	\$ 64.51	\$ 83.19	\$ 111.57	\$ 29.62	\$ 42.39	\$ 51.96	\$ 62.74	\$ 90.50	\$ 151.57
Sprint Nickel Nights	\$ 10.85	\$ 24.96	\$ 36.66	\$ 60.03	\$ 87.72	\$ 184.41	\$ 10.96	\$ 24.86	\$ 36.10	\$ 59.48	\$ 84.89	\$ 175.37
Sprint Nickel Nights w/ FONCARD and Toll Free Option	\$ 18.52	\$ 26.24	\$ 32.76	\$ 50.94	\$ 68.63	\$ 162.55	\$ 18.63	\$ 24.93	\$ 32.20	\$ 47.98	\$ 65.79	\$ 155.92
Sprint 1000 Nights	\$ 24.44	\$ 38.55	\$ 49.70	\$ 70.06	\$ 92.93	\$ 157.73	\$ 25.76	\$ 40.26	\$ 52.16	\$ 75.54	\$ 97.93	\$ 174.66
Sprint 1000 Nights w/FONCARD	\$ 25.54	\$ 33.25	\$ 40.43	\$ 54.39	\$ 70.88	\$ 131.70	\$ 26.85	\$ 34.96	\$ 42.89	\$ 59.87	\$ 75.88	\$ 151.04
Verizon Best Times	\$ 8.25	\$ 15.97	\$ 22.22	\$ 36.38	\$ 53.75	\$ 120.91	\$ 7.97	\$ 15.67	\$ 21.14	\$ 34.73	\$ 51.26	\$ 110.94
SUBSCRIBE ONLINE PLANS⁶												
AT&T 5 Cents e-weekends with One Rate Calling Card Option	\$ 5.50	\$ 14.78	\$ 21.89	\$ 40.63	\$ 62.49	\$ 159.52	\$ 5.50	\$ 13.13	\$ 19.56	\$ 35.66	\$ 55.35	\$ 136.22
MCI WorldCom One Net Savings	\$ 5.50	\$ 20.92	\$ 32.82	\$ 58.80	\$ 87.90	\$ 189.75	\$ 5.50	\$ 19.23	\$ 30.53	\$ 53.83	\$ 80.71	\$ 164.04
MCI WorldCom One Net Savings with Calling Card Savings Plan	\$ 7.50	\$ 15.02	\$ 21.98	\$ 40.06	\$ 61.26	\$ 158.18	\$ 7.50	\$ 13.33	\$ 19.69	\$ 35.09	\$ 54.07	\$ 135.43
Qwest 5 Cent Calling Plan	\$ 8.39	\$ 20.73	\$ 30.41	\$ 48.81	\$ 70.24	\$ 137.27	\$ 7.85	\$ 19.92	\$ 27.04	\$ 44.09	\$ 65.10	\$ 118.10
Verizon e-Values	\$ 4.40	\$ 13.77	\$ 20.62	\$ 39.27	\$ 60.92	\$ 154.46	\$ 3.92	\$ 12.12	\$ 18.44	\$ 34.48	\$ 53.98	\$ 131.49
E-BILLING OPTIONS⁸												
AT&T One Rate 7 Cents with e-billing	\$ 7.55	\$ 24.78	\$ 37.84	\$ 63.69	\$ 93.84	\$ 188.42	\$ 6.78	\$ 23.57	\$ 35.20	\$ 59.07	\$ 86.48	\$ 160.84
AT&T One Rate 7 Cents with e-billing and One Rate Card	\$ 8.65	\$ 16.77	\$ 24.23	\$ 40.97	\$ 62.02	\$ 151.00	\$ 7.88	\$ 15.56	\$ 21.60	\$ 36.35	\$ 54.65	\$ 126.93
AT&T One Rate Weekends with e-billing and One Rate Card	\$ 8.17	\$ 17.39	\$ 24.12	\$ 40.14	\$ 59.25	\$ 140.01	\$ 7.64	\$ 16.18	\$ 21.97	\$ 36.00	\$ 53.09	\$ 119.57

(Rates effective February 1, 2001)

Add \$1.50 for AT&T, MCI WorldCom and Sprint plans (fee for monthly statement)

Comparison Chart



HOW TO READ THIS CHART: Before using this chart, please read page one of TeleTips™. It explains how to determine your personal calling pattern and which call basket best suits you (i.e. Heavy Day Use). Please note that the numbers in this chart may only be compared with other numbers within the same column (or call basket) because of a difference in total minutes between columns with the same number of calls. (For example, compare the total minutes between the three different call baskets that contain six calls.)

ABOUT THIS CHART: Average Daily Use, Heavy Day Use and Heavy Night and Weekend Use are each calculated to contain short, medium and far interstate long distance calls. The primary difference between the three calling groups is the proportion of total calls made during specific times of the day. Please note that each carrier's definitions for day, night and weekend (or peak and off-peak) may be different, changing the distribution for each carrier. See the "Plan Descriptions" and "Calling Time Periods" sections of this publication for information about each plan offered. For the purposes of this chart, all sample calls were calculated as follows: "Day" = Monday, 10 AM; "Evening" = Wednesday, 5 PM - 9 PM; "Night and Weekend" = Saturday or Sunday, 1 PM - 11 PM. Each basket includes a sampling of calling card and long distance directory assistance calls. Each basket includes applicable surcharges and fees.

Footnotes/Definitions:

(1) Average Daily Use consists of approximately 25 percent day calls, 45 percent evening calls and 30 percent night and weekend calls.

(2) Heavy Day Use consists of approximately 50 percent day calls, 20 percent evening calls and 30 percent night and weekend calls.

(3) Heavy Night and Weekend Use consists of approximately five percent day calls, 25 percent evening calls and 70 percent night and weekend calls.

(4) Standard Rate Plans are the "no frills" plans offered by carriers. Some discount plans are percentage discounts off these rates.

(5) Flat Rate Plans With Single Time Periods are calculated at a flat rate per minute regardless of the distance or time of day you call.

(6) Flat Rate Plans With Multiple Time Periods are calculated at a flat rate per minute, regardless of the distance of the call. Rates vary, based on the time of day you call.

(7) Subscribe Online Plans require that customers sign up via the Internet and pay their monthly bills by credit card.

(8) E-Billing allows consumers to view their bill on line. A debit or credit card is automatically billed.

Heavy Night and Weekend Use³

6 calls 63 mins	12 calls 121 mins	18 calls 179 mins	36 calls 363 mins	60 calls 605 mins	180 calls 1815 mins	PLANS
STANDARD RATE PLANS ⁴						
\$ 13.33	\$ 31.12	\$ 59.28	\$ 109.33	\$ 165.70	\$ 422.59	AT&T Dial 1 Standard
\$ 14.03	\$ 32.53	\$ 60.97	\$ 115.61	\$ 177.15	\$ 453.49	AT&T Saturday Basic
\$ 12.10	\$ 28.66	\$ 56.14	\$ 100.14	\$ 149.10	\$ 376.12	AT&T Sunday Basic
\$ 11.00	\$ 25.43	\$ 51.76	\$ 88.58	\$ 128.37	\$ 324.80	MCI WorldCom Dial 1 Standard
\$ 10.72	\$ 26.36	\$ 47.03	\$ 86.23	\$ 133.49	\$ 345.80	Qwest Basic Plan
\$ 12.06	\$ 29.90	\$ 56.90	\$ 104.22	\$ 154.46	\$ 389.27	Sprint Dial 1 Standard
FLAT RATE PLANS WITH A SINGLE TIME PERIOD						
\$ 9.42	\$ 22.53	\$ 44.98	\$ 72.42	\$ 100.71	\$ 207.16	AT&T One Rate 7 Cents
\$ 10.52	\$ 18.03	\$ 27.86	\$ 46.19	\$ 68.89	\$ 169.74	AT&T One Rate 7 Cents with One Rate Calling Card Option
\$ 11.61	\$ 30.16	\$ 57.06	\$ 102.50	\$ 155.32	\$ 386.79	AT&T One Rate Basic
\$ 12.70	\$ 25.66	\$ 39.94	\$ 76.27	\$ 123.49	\$ 349.37	AT&T One Rate Basic with One Rate Calling Card Option
\$ 10.00	\$ 19.00	\$ 29.50	\$ 52.45	\$ 80.75	\$ 210.65	Excel Dime Deal
\$ 10.52	\$ 16.52	\$ 23.32	\$ 38.96	\$ 58.47	\$ 149.10	Excel Simply More
\$ 10.97	\$ 18.32	\$ 27.47	\$ 44.96	\$ 65.82	\$ 157.80	Excel Simply 7
\$ 8.99	\$ 17.43	\$ 29.18	\$ 48.86	\$ 72.21	\$ 172.58	Frontier Exact Rate
\$ 10.01	\$ 22.61	\$ 37.78	\$ 71.25	\$ 113.40	\$ 309.60	Frontier One
\$ 7.08	\$ 15.37	\$ 24.05	\$ 46.13	\$ 75.50	\$ 213.92	Matrix Elite
\$ 11.73	\$ 19.42	\$ 27.61	\$ 47.72	\$ 74.41	\$ 199.12	Matrix Members Plus
\$ 9.76	\$ 16.26	\$ 23.47	\$ 39.63	\$ 60.95	\$ 158.25	Matrix Premier Business
\$ 9.42	\$ 22.16	\$ 42.65	\$ 69.00	\$ 96.87	\$ 202.90	MCI WorldCom 7 Cents Anytime
\$ 11.62	\$ 19.02	\$ 27.60	\$ 45.31	\$ 67.85	\$ 168.55	MCI WorldCom 7 Cents Anytime with Calling Card Savings Plan
\$ 8.70	\$ 24.46	\$ 47.43	\$ 83.78	\$ 125.28	\$ 300.76	MCI WorldCom 12 Cents Anytime
\$ 12.18	\$ 21.87	\$ 37.67	\$ 57.15	\$ 77.55	\$ 152.97	Qwest 5 Cent Calling Plan
\$ 13.46	\$ 23.65	\$ 40.06	\$ 60.18	\$ 81.26	\$ 158.17	Sprint Nickel Anytime
\$ 14.52	\$ 21.36	\$ 30.68	\$ 45.56	\$ 63.26	\$ 136.64	Sprint Nickel Anytime w/FONCARD
\$ 5.28	\$ 12.13	\$ 20.92	\$ 38.94	\$ 61.47	\$ 165.28	Verizon Smart Touch
\$ 7.23	\$ 14.08	\$ 22.87	\$ 40.89	\$ 63.42	\$ 167.23	Verizon Smart Touch with Statement
\$ 6.99	\$ 16.04	\$ 27.99	\$ 52.09	\$ 81.83	\$ 219.14	Verizon Timeless
\$ 5.59	\$ 13.48	\$ 24.48	\$ 44.72	\$ 69.21	\$ 179.76	Verizon Local Package Timeless
FLAT RATE PLANS WITH MULTIPLE TIME PERIODS						
\$ 9.55	\$ 17.20	\$ 26.30	\$ 41.97	\$ 60.55	\$ 142.31	AT&T One Rate Weekends with One Rate Calling Card Option
\$ 11.64	\$ 18.33	\$ 24.98	\$ 43.31	\$ 61.60	\$ 139.14	Excel Three Penny Plan
\$ 8.93	\$ 17.37	\$ 32.53	\$ 62.67	\$ 98.63	\$ 263.14	Frontier Home Connections
\$ 6.99	\$ 15.19	\$ 26.96	\$ 45.34	\$ 66.92	\$ 163.69	Frontier Home Town Saver
\$ 5.90	\$ 10.36	\$ 17.66	\$ 35.98	\$ 58.02	\$ 158.86	Matrix Premier Residential
\$ 9.79	\$ 18.29	\$ 25.32	\$ 45.41	\$ 68.27	\$ 169.54	MCI WorldCom All Week with Calling Card Savings Plan
\$ 9.41	\$ 19.33	\$ 35.39	\$ 56.20	\$ 77.92	\$ 161.90	Qwest 7 Cent Calling Plan
\$ 28.21	\$ 33.72	\$ 48.39	\$ 61.05	\$ 71.06	\$ 101.27	Qwest 1500 Calling Plan
\$ 11.95	\$ 23.31	\$ 39.13	\$ 65.55	\$ 92.33	\$ 197.30	Sprint Nickel Nights
\$ 19.62	\$ 27.01	\$ 34.02	\$ 50.44	\$ 73.23	\$ 176.64	Sprint Nickel Nights w/ FONCARD and Toll Free Option
\$ 25.54	\$ 35.75	\$ 50.31	\$ 74.32	\$ 93.92	\$ 167.11	Sprint 1000 Nights
\$ 26.63	\$ 32.87	\$ 38.62	\$ 56.25	\$ 71.86	\$ 141.08	Sprint 1000 Nights w/FONCARD
\$ 9.11	\$ 15.83	\$ 26.24	\$ 40.83	\$ 58.73	\$ 138.42	Verizon Best Times
SUBSCRIBE ONLINE PLANS ⁷						
\$ 5.50	\$ 12.48	\$ 21.85	\$ 38.86	\$ 58.79	\$ 149.22	AT&T 5 Cents e-weekends with One Rate Calling Card Option
\$ 5.50	\$ 16.21	\$ 35.19	\$ 59.49	\$ 84.19	\$ 179.41	MCI WorldCom One Net Savings
\$ 7.50	\$ 13.28	\$ 21.39	\$ 37.78	\$ 57.55	\$ 147.84	MCI WorldCom One Net Savings with Calling Card Savings Plan
\$ 8.93	\$ 18.62	\$ 34.42	\$ 53.90	\$ 74.30	\$ 149.72	Qwest 5 Cent Calling Plan
\$ 4.43	\$ 11.03	\$ 21.11	\$ 38.16	\$ 57.35	\$ 144.48	Verizon e-Values
E-BILLING OPTIONS ⁸						
\$ 8.32	\$ 21.43	\$ 43.88	\$ 71.33	\$ 99.61	\$ 206.06	AT&T One Rate 7 Cents with e-billing
\$ 9.42	\$ 16.94	\$ 26.70	\$ 45.09	\$ 67.79	\$ 168.64	AT&T One Rate 7 Cents with e-billing and One Rate Card
\$ 8.45	\$ 16.10	\$ 25.20	\$ 40.87	\$ 59.46	\$ 141.21	AT&T One Rate Weekends with e-billing and One Rate Card

(Rates effective February 1, 2001)

Add \$1.50 for AT&T, MCI WorldCom and Sprint plans (fee for monthly statement).



Features and Services

HELPFUL TIPS FOR UNDERSTANDING THIS CHART

(1) Billing increments refer to the rounding practices used on billing. Most long distance carriers bill consumers by rounding up the cost of each call to the next minute. Other bill in six-second increments, rounding up to the next 30 seconds or a minute.

(2) Equal Access Codes (EAC) are numbers you can dial to use a carrier other than your primary long distance provider. Dial the EAC when dialing the number you are calling. Determine if there are access charges or other fees.

(3) Casual Calling allows you to make calls using equal access codes without switching carriers. You will be billed through your local phone company. Casual or "standard" rates are usually the company's highest. A per-call fee typically applies.

(4) TDD (Telecommunications Device for the Deaf) is a telecommunications device that employs coded symbols through a word or radio communications system. It enables people with hearing or speaking disabilities to communicate over standard phone lines.

(5) Payphone surcharge applies to calls made from a payphone with a calling card.

(6) Residential Toll-Free Service is a popular alternative to collect calling. Customers may distribute their number to family, and friends, and are billed for all usage on their regular long distance bill.

(7) Internet, Cellular and Paging Services are among the many new services being offered by long distance carriers. If you use these services, look for special offers or discounted packages from your phone company.

(8) Universal Service Fund (USF) supports programs that provide phone service to rural areas, assist low income consumers, and connect schools and libraries to the Internet.

Carriers

Verizon

Leading Plans	Best Times; Timeless; e-Values; SmartTouch; Local Package Timeless
Toll Free Customer Service Numbers	Contact your local service representative.
Monthly Fees / Monthly Minimums	Best Times: \$4.75/month Timeless; e-Values; SmartTouch: None
Rates	Best Times: 7¢/min. (8 AM-4:59PM, weekdays), 5¢/min. (5 PM-7:59AM, weekdays and all day on weekends) Timeless: 10¢/min. Local Package Timeless: 8 cents/minute e-Values: 9¢/min. (weekdays), 5¢/min. (weekends) SmartTouch: 8¢/min.
Billing Increments	Full Minute (60:60)
Equal Access Code	10-16-963
Equal Access Billing	Casual Calling Rate
Long Distance Directory Assistance (LDDA) Charge	95¢ (2 listings per call)
Free LDDA if unable to use phone book due to disability	Yes, with medical documentation.
Customer Service to TTY	Yes, 800-974-6006
Discounts for TTY Users	NY Customers Only
Calling Card Rates/Times/Availability	Best Times; Timeless; e-Values: 35¢/min. SmartTouch: 25¢/min.
Calling Card Surcharge (Per Call)	Best Times; Timeless; e-Values; SmartTouch: None
Payphone Surcharge (Per Call)	24¢/min.
Credit Card Payments	Best Times, Timeless, e-Values: None SmartTouch: American Express, Discover, MasterCard, Visa
Residential Toll Free Service (800.888.877)	Available.
Credit Wrong Numbers/Cancel Service	Contact your local service representative.
Internet Access	Available through Verizon Online.
Cellular Long Distance	Yes.
Paging Services	Yes.
Internet Address	www.verizonld.com or www.getsmarttouch.com
Monthly USF Fee	5.877% per interstate and international usage. As of May 1, 6.6827%

15 Months After 271 Relief: A Study of Telephone Competition in New York

ATTACHMENT 4

Prepared by The Telecommunications Action and Research Center (TRAC)

April 25, 2001

EXECUTIVE SUMMARY

This study examines the impact of local market competition fifteen months after Verizon's entry into New York State's long distance market. This study follows a previous TRAC study six months ago that found that increased competition reduced costs for consumers. As of the end of the first quarter in 2001, competition has resulted in 2.7 million customers switching away from Verizon local phone service and 1.7 million customers have switched to Verizon's long distance phone offerings.

This study concludes that residential customers will save up to \$284 million dollars a year after switching long distance companies, and up to \$416 million dollars a year after switching from Verizon to another local telephone company. Using conservative assumptions, this study predicts that the average consumer that changed long distance service saved up to \$13.94 a month, and the average customer saved up to \$12.83 a month by changing local service. Overall, phone competition will bring between \$84 to \$324 of savings a year for each New York phone customer.

INTRODUCTION

New York State is unique because there is a greater degree of local and long distance telephone competition than in other states. There are at least six companies providing local phone service and eight major long distance providers. Verizon, formerly Bell Atlantic, was strictly a provider of local service until the Federal Communications Commission (FCC) and New York State Public Service Commission approved their application to provide long distance in the state of New York in December 1999. Under Section 271 of the 1996 Telecommunications Act, Verizon needs to petition government agencies in each state in which they want to provide long distance service. The law says that Verizon should be allowed to provide long distance if there is sufficient competition in the local telephony market.

When competition in local and long distance telephone service rapidly expanded in New York, TRAC began producing two new publications. The first study was completed in December 1999 and it outlined consumer choices in New York City local phone service providers. The second, completed in June 2000, included Verizon's long distance plans offered to New York state consumers and compared them to the plans of existing carriers. In September 2000, the Telecommunications Research and Action Center (TRAC) wanted to determine how many New York consumers had actually taken advantage of this new opportunity to switch telephone carriers. At that time, approximately one million customers had switched their local phone service away from Verizon and another one million customers switched from local phone service.

This study updates the aforementioned reports because many more consumers have taken advantage of increased choice in telephone service providers. The findings of this study are based on published reports that over 1,700,000 customers have switched to Verizon long distance service as of the end of 2001's first quarter. TRAC has also discovered that approximately 2,700,000 consumers have switched from the predominant local carrier, Verizon, to AT&T, MCI Worldcom, RCN, MetTel, MCI, or Broadview Networks.¹

These publications were prepared by researching web sites of major phone companies. Any information that could not be found on the websites was obtained by speaking with telephone company customer service representatives. TRAC confirmed this information with another, more senior company representative before the publication was printed.

TRAC divides callers into calling baskets based on the amount of their long distance usage and the time of day of usage. These are two of the most important factors in determining your long distance bill. Callers are divided into three categories: those who make most of their calls during the day, those who make most of their calls at night or on the weekends, and those whose calls are spread evenly over days, nights, and weekends. To be even more representative of consumer phone usage, TRAC factors in an assortment of directory assistance and calling card calls. TRAC uses these categories to analyze 18 types of calling patterns that describe most consumer calling habits. Consumers can

1. Competitive telephone carriers actually have 3 million customers. TRAC assumes that 10% of these customers did not switch from Verizon.

easily decide which basket they fall into by looking at past bills and determining total minutes of long distance usage and number of long distance calls placed.

METHODOLOGY

The study examined the amount of consumer savings that were created by increased telephone competition. Since this study is based on published price rates and not actual customer bills, TRAC made every attempt possible to choose conservative assumptions for the study. Therefore, it is very likely that the results of this report actually underestimate the amount of consumer savings achieved in New York. We calculated the savings that are being achieved by the 2.7 million residential customers that have switched their local service away from Verizon and the savings that are being achieved by the 1.7 million residential customers that switched to Verizon long distance service.

Long distance savings were determined by comparing Verizon's prices to those of other long distance companies. The savings were calculated for the 18 different calling baskets used by TRAC to evaluate long distance calling plans in its TeleTipsTM Residential Long Distance Comparison Chart, released in conjunction with this study. We calculated a range of possible consumer savings based on conservative assumptions regarding which calling plans the residential customers subscribed to before customers switched to Verizon for long distance service. Tables 1 and 2 includes a version of the Microsoft Excel document we used for these calculations

DIAGRAM 1:

Calculations for Total Consumer Savings for Average Daily Use and 6 calls a Month

High end of savings = (Number of consumers that fit this calling pattern)* {[(Highest Priced Competitor Plan) – (Lowest Priced Verizon Plan)]+ [(Lowest Priced Competitor Plan) – (Lowest Priced Verizon Plan)]}/2.5

or

$$\$604,633 = 141,667 * [(\$13.94-\$4.40)+ (\$5.50-\$4.40)]/2.5$$

Low end of savings = (Number of consumers that fit this calling pattern)* {[(Lowest Priced AT&T Plan) – (Lowest Priced Verizon Plan)]+ [(Lowest Priced MCI Plan) – (Lowest Priced Verizon Plan)]}/2

or

$$\$-292,542 = 141,667 * [(\$5.43-\$7.49)+(\$5.50-\$7.49)]/2$$

Diagram 1 provides an example of how TRAC calculated long distance savings for individuals, using the calling basket that describes average daily users that make about 6 calls a month as an example. We first subtracted the lowest priced Verizon plan from the highest priced competitor's plan. In this case we subtracted \$7.49 from \$13.97 and found savings of \$9.57. The lowest priced Verizon plan was then subtracted from the lowest priced competitor's plan (\$5.50-\$4.40 = \$1.10). Basic rate plans were excluded because they were significantly higher than all other rates. TRAC assumed that these people are not likely to switch to Verizon². We then added these two figures together and divided the sum by 2.5 instead of 2. For average daily users making six calls a month this would mean adding \$9.57 and \$1.10 and dividing this sum by 2.5. This effectively created a weighted average savings of \$4.27 per consumer that underestimated the savings received

² Some consumers mistakenly assume that they are on the least expensive plan already by being on the "basic" plan.

by individuals by approximately 20%. The above-mentioned calculations were used to find the savings for an individual. TRAC then used its knowledge of the long distance market to calculate the total savings achieved by the one million consumers. From previous studies, TRAC estimated that approximately 25% of consumers make 6 calls a month, 25% make 12 calls a month, 20% make 18 calls a month, 15% make 36 calls a month, 10% make 60 calls a month, and 5% make 180 calls a month. These percentages correspond with TRAC's calling baskets. Based upon this distribution, TRAC calculated the savings per month for all 1.7 million consumers. For example, if there are 425,000 (25% of 1.7 million) consumers that make 6 calls a month, then TRAC estimated that 141,667 of these consumers have calling patterns that can be described as average daily use, 141,667 have patterns that are considered heavy daily use, and 141,667 have calling patterns that are characterized by heavy night and weekend use. Therefore, we multiplied an individual's savings of \$4.27 by 141,667 to realize a savings of \$604,633 each month for all consumers that switched to Verizon long distance, make 6 calls a month, and have average daily use.

We then calculated the low-end of potential savings. TRAC assumed that consumers would switch to Verizon even if all residential customers were already using the best available discounted plans before Verizon had entered the market. We calculated the potential savings for each calling basket if a consumer switched from the lowest priced AT&T plan to the lowest priced Verizon plan and the savings if a consumer switched from the lowest priced MCI plan to the lowest priced Verizon plan. In the case of consumers that make 6 calls a month and have average daily usage, consumers actually

lost \$2.06 when switching to Verizon from AT&T ($\$5.43 - \$7.49 = \$-2.06$) and lost \$2.05 when switching from MCI ($\$5.42 - \$7.49 = \$-2.05$). For the purposes of this study, we averaged the savings of these MCI and AT&T switchers and considered this the low end of possible consumer savings. For the aforementioned set of consumers that means that TRAC added $\$-2.05$ plus $\$-2.06$ and divided by two to find a low end of savings of $\$-2.055$. Just as we did with the high end of savings, TRAC distributed the savings among 2.7 consumers based on the above distribution. Thus, in one-month consumers that had average daily use and made 6 calls actually lost \$292,542.

Adding the savings for each calling basket and then multiplying this figure by twelve months determined annual consumer savings. So, the total high end of annual savings for consumers making 6 calls a month and having average daily use is \$7,255,600 ($\$604,633 \times 12$). The low end of savings is $\$-3,510,500$. Using this methodology, we were able to determine the range of savings for all consumers resulting from Verizon's entry into the long distance market.

We used a similar approach in calculating the savings achieved when consumers switched to a Verizon competitor for local telephone service. Table 3 includes the Microsoft Excel document we used to calculate these results. Results were based on figures included in TRAC's TeleTipsTM New York City Residential Local Service Comparison Chart. Twelve local calling baskets are analyzed by TRAC. These calling baskets included a mix of local calls, local toll calls, and extra services such as Call Waiting, Voice Mail, and *69. The basket's pricing took into account universal service

charges and other fees automatically assessed to local phone bills. In this study we subtracted the lowest priced competitor's plan from the highest priced Verizon plan to determine the high-end of potential savings. We then subtracted the lowest priced competitor's plan from the lowest priced Verizon plan to determine the low-end of potential savings. An average was used for each of the 12 calling baskets.

Adding the savings for each calling basket and then multiplying this figure by twelve months determined annual consumer savings. As a result, we were able to determine the range of savings resulting from the entry of new companies in the local telephone service market.

RESULTS

The low end of consumer savings achieved by Verizon's entry into long distance was \$79,022,800 and the high end was \$283,663,440. An average consumer that switched to Verizon for long distance service will save between \$3.67 and \$13.94 a month. Alternatively, the average consumer will save between \$44 and \$167 a year.

The total savings from New York consumers switching local telephone service ranged between \$118,442,000 and \$415,665,000. An average consumer that switched to a competitive provider for local service will save between \$3.36 and \$12.83 a month. In other words, the average customer will save between \$40 and \$154 a year.

Chart 1 demonstrates the range of savings achieved monthly by the 1,700,000 consumers that switched to Verizon long distance. The figures for "Savings Achieved by Switching from the Industry Average" are our estimates for the high-end of possible savings and the figures for "Savings Achieved by Switching from the Lowest AT&T and MCI Plans" are the estimates for the low-end of possible savings. Chart 2 shows that all consumers save by switching from Verizon to another local carrier, even if they were already on the lowest priced Verizon plan.

Compared to TRAC's previous study in September, this report finds that consumer savings have increased over the last six months. While consumers were saving between \$112 million to \$217 million, this study's annual consumers savings were estimated to be between \$197 million and \$700 million. Breaking these results down further, TRAC has found that consumer savings have increased between 76% to 223% since the last study. TRAC's high-end estimates of monthly consumer savings also increased 48% in the last six months. Only our low-end monthly estimates decreased – a 25% decrease compared to TRAC's previous study.

CONCLUSION

Competition and choice in the local and long distance telephone markets brings consumer benefits. As this report demonstrates, phone competition has brought up to \$700 million of savings to New York consumers. It is TRAC's hope that this report will highlight the

benefits of phone competition to telecommunications industry, consumers and the government.

The New York analysis raises the logical question of what the savings to consumers could be nationwide if the same competition that has developed in New York were to be available elsewhere. New York, of course, is a gigantic market, and to some degree possibly the competitive market in the country. TRAC believes that the pace at which competition is being introduced around the country is costing consumers savings in the billions of dollars. The time has come to move the process of increased long distance and local competition ahead at a more rapid rate. TRAC is in the process of undertaking an analysis of the lost consumer savings that has resulted from the slow rate of competition in the local and long distance markets.